THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A° D [illegible] by Benj. Franklin

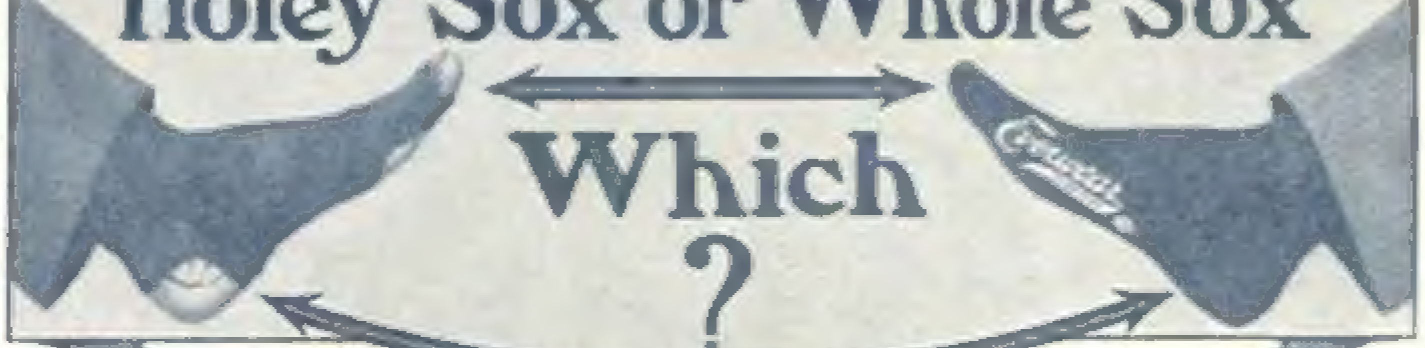
MAY 2, 1908 5cts. THE COPY

Oliver Kemp

Beginning

His Father's Business—By George Randolph Chester

Holey Sox or Whole Sox



Everwear TRADE MARK SOX 6 pair guaranteed 6 months.

Everwear Sox are not just the common guaranteed sox—the kind that are sold to you in a "half-hearted-he-might-bring-them-back" sort of a way. When you buy Everwear Sox you get the kind that are not only guaranteed to wear, but you are absolutely ASSURED of six months of sock comfort, without a hole, rip or tear.

BECAUSE, they are made to stand the nox. They are made right and made good of the very finest, softest and strongest Egyptian yarn. They are knit to fit and feel comfortable. There is not a seam in them. They will not stretch, shrink or fade and will look as good and feel as good after six months of washing and wearing as when new.

Everwear Men's Sox are made in light and medium weight, in black, black with white feet, blue, steel gray, and light and dark tan. Women's hosiery in black, black with white feet and tan.

Put up in boxes of six pairs—one size in a box—assorted colors if desired—$2.00 a box.

We also make a men's light weight, silk lisle in the following colors—black, blue, light and dark gray, tan, and champagne, $3.00 per box of six pairs, covered by the same positive guarantee.

A signed and numbered guarantee coupon goes with each pair. Remember this guarantee is absolute. If the slightest hole, rip or tear develops within six months, you get a new pair FREE.

Start today with sock comfort and sock security. Ask your dealer for, and insist on having EVERWEAR. Refuse the "just as good" kind or "cheap imitations." If he doesn't handle Everwear, send us his name with the price, stating color and size desired, and we will send them to you express prepaid. Send for our interesting booklet "An Everwear Yarn." It's free.

Everwear Hosiery Co., Dept. 11, Milwaukee, Wisconsin

Economy in MattressBuying

STYLE A
LENOX
WI
ANCHOR

THERE are two ways to buy a mattress.

One is by *price*.

The other is to make sure about *quality*.

For the *same* price, you can get a mattress that will soon pack, get hard and *flat*, or you can get one that will never lump, *never* need re-making, that will *stay* springy and buoyant.

How can you tell?

Look *inside*. Mattresses *look* very much alike. But there is a *vast* difference *inside*. The value depends on the length and quality of the fibers of the cotton used and the way they are "laid."

Many mattresses *sold* as the best cotton felts, are made of *short* fiber cotton which has *no life at all*, some even from cotton taken from second-hand mattresses and comforts, others of "shoddy" made from discarded clothing.

THE STEARNS & FOSTER MATTRESS

is made of pure, absolutely fresh cotton, in four grades, ranging in price according to the length and quality of the fibers used in each.

Each mattress is made with our original-laced-opening, which shows you not what is in a sample section but in the *mattress you buy*. The four grades are "Style A," the finest; "Lenox," Grade B; "Windsor," Grade C; "Anchor," Grade D. All are made by the Stearns & Foster "web" process of crossing and re-crossing the fibers which gives them their perfect comfort and wonderful *life*.

Our "Bedroom Book" gives facts every woman should know before buying a mattress. Write for it. Stearns & Foster Mattresses are sold by the leading dealers. Ask for them. If your dealer hasn't them, write us and we will give you the name of one who has, or see that you are supplied.

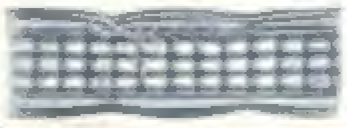
The Stearns & Foster Co., Dept. H, Cincinnati

LARGEST MAKERS OF COTTON FELT MATTRESSES IN THE WORLD

BRANCH OFFICES AND WAREHOUSES

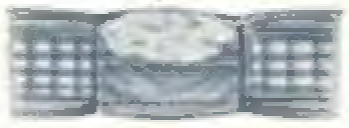
NEW YORK PHILADELPHIA PITTSBURG CHICAGO ST. LOUIS

Closed



Look for this opening, the name the Stearns & Foster Mattress, and the grade sewn to each. If you don't find it, don't buy. Write us and we will see that you are supplied.

Open



THE UNDERFEED FURNACE

THE WATCH DOG OF THE CELLAR

TO HEAR *some* people talk, you'd imagine furnaces were simply gluttons, which eat coal by the bushel and make holes in the family surplus bigger than a picture hat. Hundreds *know* differently, for they have demonstrated to their entire satisfaction that the

Peck-Williamson Underfeed Furnace

Saves One-Half to Two-Thirds of Coal Bills

The Underfeed *is* the watchdog of the cellar. Fed from below, with all fire on top, smoke and gases are *consumed* and not wasted as in topfeeds. *Cheapest* slack coal yields as much *clean*, *even* heat as *highest* grade anthracite. There's where the great saving comes in.

Illustration shows furnace without casing, cut away to show how coal is forced up under fire, which burns on top.

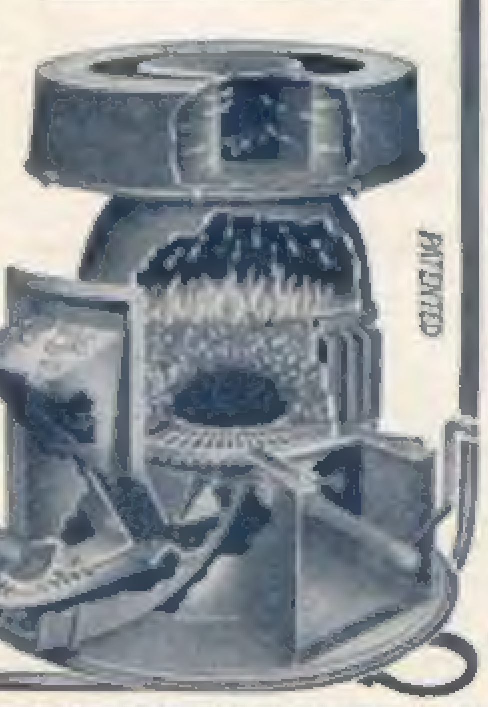
Frank T. Bradley, of Branford, Conn., writes: "I am very well pleased with the Underfeed and consider it very economical. I am using the cheapest coal, heating eight rooms and could easily heat three more. There is a saving of one-third over other hot air furnaces. Eight tons of screenings—which means $24—will carry us thru a season."

Mr. Bradley has lots of company and we'll be glad to furnish fac-simile letters of appreciation from OTHER Underfeed users, in addition to the illustrated Underfeed Booklet, fully explaining this furnace which soon *pays for itself*. Why not let this Watchdog of the Cellar economize on your next winter's coal bills?

Heating Plans and Services of our Engineering Department are yours—FREE. Write to-day, giving name of local dealer with whom you prefer to deal.

The Peck-Williamson Co., 329 W. Fifth St., Cincinnati, O.

Our New Offer to Dealers Is Worth Reading



¶ If you think you're using the best just because you're using "bond," it's time to investigate.

COUPON BOND

THE DE LUXE BUSINESS PAPER

is as superior to ordinary bond papers as real pearl is to imitation. Don't "wonder if it's so." Let us prove it.

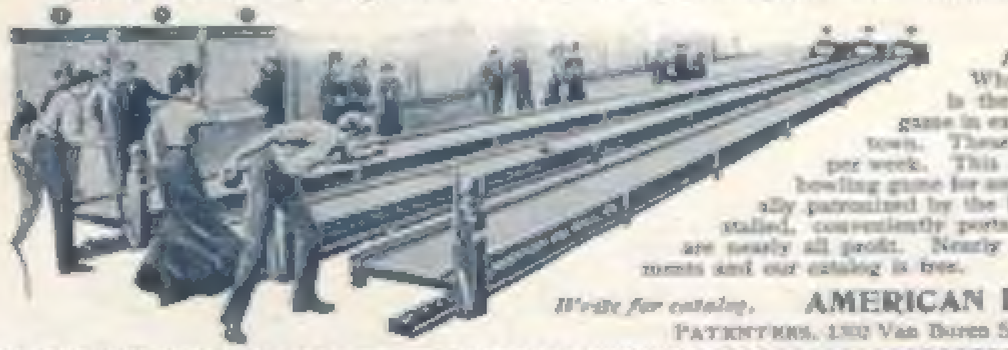
Write us today for samples and see for yourself the obvious superiority of this paper.

AMERICAN WRITING PAPER CO.

Largest Manufacturers of Fine Printing, Cover and Writing Papers in the World. 29 Mills.

HOLYOKE, MASS.

$518 CLEAR PROFIT IN 31 DAYS FROM AN INVESTMENT OF $150



Is the result from the operation of one American Box Ball Alley in Sullivan, Ind. Why not go into this business yourself? It is the most practical and popular bowling game in existence. It will make big money in any town. These alleys pay from $25.00 to $65.00 each, per week. This is no gambling device, but a splendid bowling game for amusement and physical exercise. Liberally patronized by the best people of both sexes. Quickly installed, conveniently portable. No pin boy needed. Receipts are nearly all profit. Nearly 4,000 sold to date. We sell on payments and our catalog is free.

Write for catalog. **AMERICAN BOX BALL COMPANY,**

PATENTEES, 1302 Van Buren St., Indianapolis, Ind.

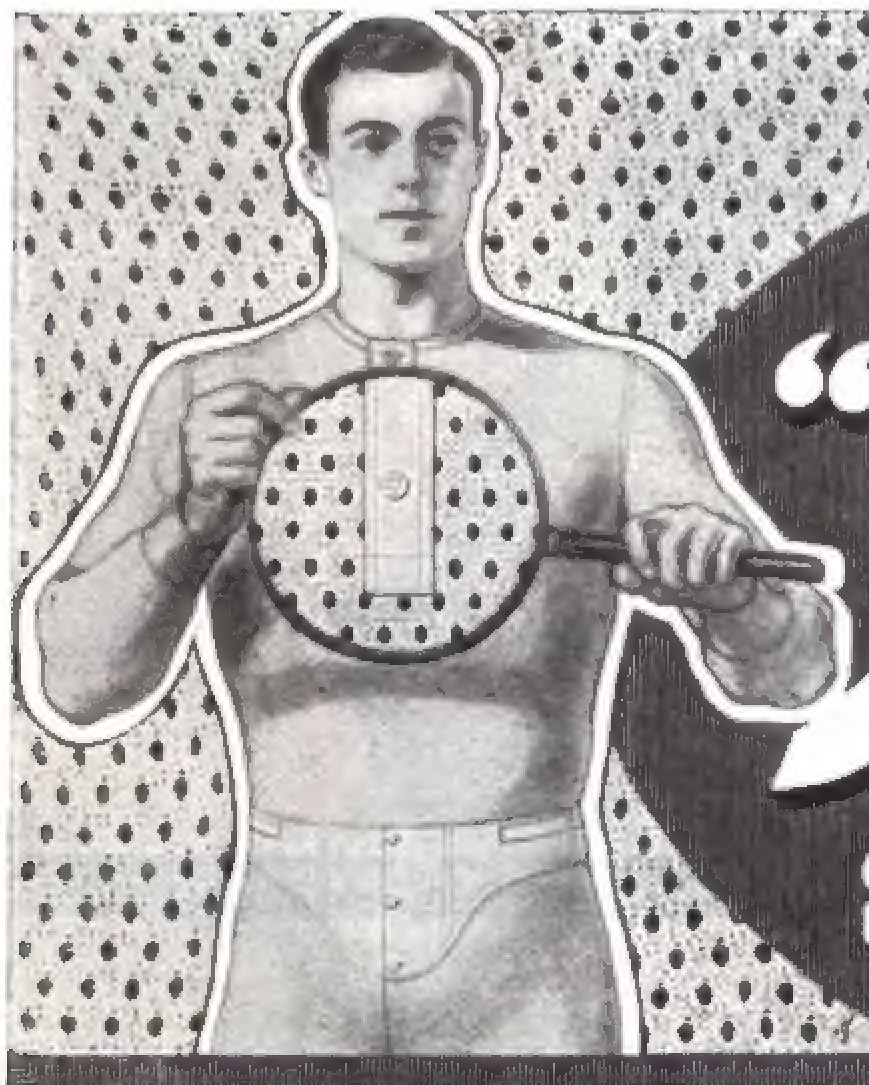
Page Fence

is the easiest and cheapest fence to put up. Lasts a lifetime. It's made from heavy coiled-spring high-carbon steel wire. Requires few posts, no top boards or base boards. Withstands roughest treatment and severest strain. Always strong, firm and rigid. Write for catalog.

PAGE WOVEN WIRE FENCE CO., Box 8922, Adrian, Mich.

SHORTHAND IN 30 DAYS

Boyd Syllabic System—written with only nine characters. No "positions"—no "ruled lines"—no "shading"—no "word-signs"—no "cold notes." Speedy, practical system that can be learned in 30 days of home study, utilizing spare time. For full descriptive matter, free, address, **Chicago Correspondence Schools, 738 Chicago Opera House Block, Chicago, Ill.**



The Underwear that COOLS—

"Poroskint"

TRADE MARK REG. U.S. PAT. OFF

Shirts or Drawers 50¢ The Garment

"*Poroskint*" must eventually become the summer underwear of every man. From a strictly common-sense understanding—you know that "*Poroskint*"—the open knit is cooler than tightly knitted underwear—you know that "solid" fabric, however light, smothers the body and "sticks" to the skin with all day discomfort at first perspiration.

"*Poroskint*" underwear is different—differently better—it allows the heat of the body to escape—the fresh air to cool the sweltering skin—it allows perspiration to pass off without disagreeable odors remaining and instead gives freedom and freshness to the wearer.

If for no other reason than this, "*Poroskint*" is the very *best and only logical summer underwear* for men. "*Poroskint*" is more tho', as light as it is and as open knit as it is—it's the most service-giving of all summer underwears. The finest, long strands of combed yarn are twisted into wear-resisting fabric with elasticity and strength.

Each shirt and drawer is full proportioned—right-fitting—well made and worthy of the good name "*Poroskint.*" We sew our label on each genuine "*Poroskint*" garment so that you can protect yourself against any poorly made underwear represented "as" or "as good as" "*Poroskint*" Underwear.

Any time you don't see the "*Poroskint*" label in the neck or on the drawer, turn a deaf ear to the clerk's explanations and find a worthy retailer in your town.

Insist on having "*Poroskint*"; if you can't find it at your dealer's write for our booklet, "Inside Information."

"*Poroskint*" Union Suits sell at $1.00.

Chalmers Knitting Company, 1 Washington St., Amsterdam, N.Y.

The Reason Why the

KREMENTZ

Rolled Plate Collar Buttons Outwear all Others

This Diagram Illustrates Quantity of Gold in **Imitation Buttons**

This Illustrates Quantity of Gold in the **Krementz Button**

Every dealer authorized to give a new

Krementz Collar Button

in exchange for an old one that is broken from any cause, and ask no questions.

We make this offer because Krementz Buttons are made for hard service, of honest materials, with no solder joints.

The quality is stamped on the back and guaranteed. Shape is just right.

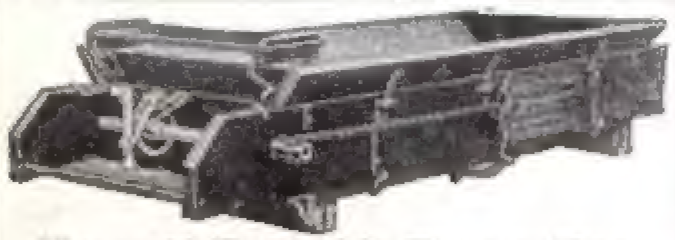
Easy to button and unbutton.

Look for the name "KREMENTZ" on the back and be sure to get the genuine.

At all dealers. Solid gold and rolled plate.

Send for Story of Collar Button

Krementz & Co., 40 Chestnut St., Newark, N. J.

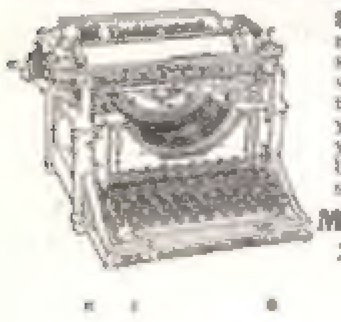


Everett Portable Dump-Box

Fits any wagon gear. Dumps load instantly, or will spread it. Entire foot operation. One-third the cost of dump-wagon. Money-saver for contractors, teamsters and farmers. Money maker for dealers. Indispensable for road improvements, macadamizing, etc. **Write for prices and circular.**

Everett Mfg. Co., 66 Lake St., Newark, New York

TYPEWRITER BARGAINS



$15.00 and up. Many of these machines have been in use less than sixty days, are as good as new, and we guarantee them to give exactly the same service. Write us before you buy, stating make of machine you prefer. We will give you the best typewriter bargains ever offered shipped subject to examination.

McLaughlin Typewriter Ex.
143 Ozark Bldg., St. Louis, Mo.

$200.00 IN SIX MONTHS FROM 20 HENS

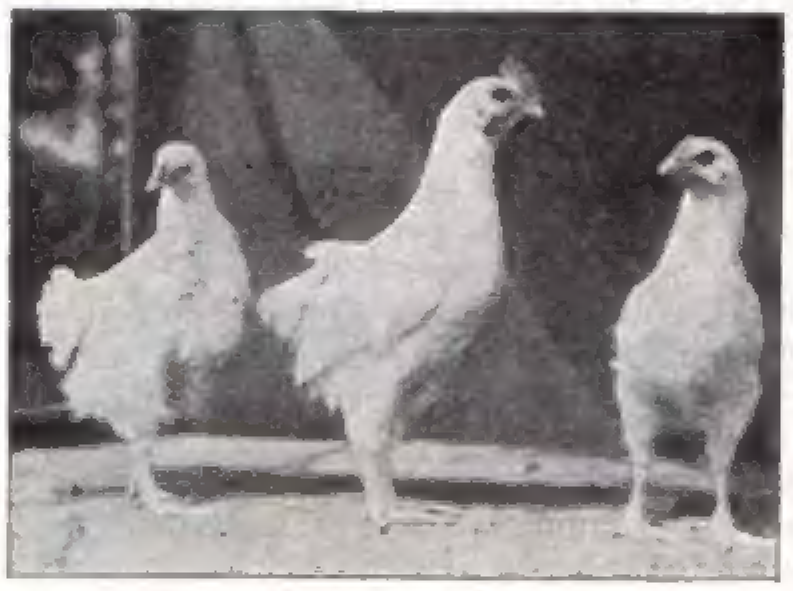
TO the average poultryman that would seem impossible, and when we tell you that we have actually done a $500.00 Poultry business with 20 hens on a corner in the city garden 30 feet wide by 40 feet long we are simply stating facts. **It would not be possible to get such returns** by any one of the systems of poultry keeping recommended and practiced by the American people, still it is an easy matter when the new **PHILO SYSTEM** is adopted.

The Philo System Is Unlike All Other Ways of Keeping Poultry

and in many respects is just the reverse, accomplishing things in poultry work that have always been considered impossible, and getting unheard of results that are hard to believe without seeing; however, the facts remain the same and we can prove to you every word of the above statement.

The New System Covers All Branches of the Work Necessary for Success

from selecting the breeders to marketing the product. It tells how to get eggs that will hatch, how to hatch nearly every egg and how to raise nearly all the chicks hatched. It gives complete plans in detail how to make everything necessary to run the business and at less than half the cost required to handle the poultry business in any other manner. There is nothing complicated about the work, and any man or woman that can handle a saw and hammer can do the work.



Two Pound Broilers in Eight Weeks

are raised in a space of less than a square foot to the broiler without any loss and the broilers are of the very best quality, bringing here, three cents per pound above the highest market price.

Our Six Months Old Pullets Are Laying At the Rate of 24 Eggs Each Per Month,

in a space of two square feet for each bird. No green cut bone of any description is fed, and the food used is inexpensive as compared with food others are using.

Our new book, the **Philo System of Progressive Poultry Keeping**, gives full particulars regarding these wonderful discoveries with simple, easy to understand directions that are right to the point, and 15 pages of illustrations showing all branches of the work from start to finish.

Don't Let the Chicks Die in the Shell

One of our secrets of success is to save all the chickens that are fully developed at hatching time, whether they can crack the shell or not. It is a simple trick and believed to be the secret of the Ancient Egyptians and Chinese which enabled them to sell the chicks at 10 cents a dozen.

Chicken Feed at 15 Cents a Bushel

Our book tells how to make the best green food with but little trouble and have a good supply any day in the year, winter or summer. It is just as impossible to get a large egg yield without green food as it is to keep a cow without hay or fodder.

Our New Brooder Saves Two Cents on Each Chicken

No lamp required. No danger of chilling, overheating or burning up the chickens as with brooders using lamps or any kind of fire. They also keep all lice off the chickens automatically or kill any that may be on when placed in the brooder. Our book gives full plans and the right to make and use them. One can be easily made in an hour at a cost of 25 to 50 cents.

A FEW TESTIMONIALS

Your system of poultry keeping should appeal to all poultrymen. The advantages of your system are many, and the quality of the large flock of poultry you have raised on your city lot is the best evidence of its success.
Geo. L. Harding, Binghamton, N. Y.

Valley Falls, N. Y., Sept. 5, 1907.
It was my privilege to spend a week in Elmira during August, during which time I saw the practical working of the Philo System of Poultry Keeping, and was surprised at the results accomplished in a small corner of a city yard. "Seeing is believing" they say, and if I had not seen, it would have been hard to believe that such results could have followed so small an outlay of space, time and money. (Rev.) W. W. Cox.

Windsor, Vt., March 8, 1908.
I consider the one dollar I invested in the Philo System, Poultry Review and American Poultry Advocate the best investment for the money I ever made. Robert L. Patrick.

Jacobs Creek, Pa.
I received the Philo System Book mailed to my home address, Beechtree, Pa. I am highly pleased with it, and am anxious to spread the good news as far as I can. I am a preacher of the gospel engaged by the Baptist Association to do Evangelistic work. I am on the road all the time, have about 14 days in each town. I am very much interested in the hen and will do all I can to help the other fellow to know how, and to spread the good tidings received in the Philo System. (Rev.) F. B. Williams.

SPECIAL INTRODUCTION OFFER By special arrangement we are able to give for only $1.00 the book, with the right to use all plans.

One year's subscription to Poultry Review—A monthly paper for utility breeders. One year's subscription to the American Poultry Advocate.

Upon receipt of $1.00 you will get the book by return mail and your subscriptions will start at once.

Copy of the Philo System book and a year's subscription to Poultry Review and the American Poultry Advocate, all for $1.00.

AMERICAN POULTRY ADVOCATE, 303 Hogan Block, Syracuse, N.Y.

Let Your People Decide

Serve one dish of home-baked beans and one dish of Van Camp's. Then let your folks decide which kind they'll have next. And be glad of their choice. For you don't want to bother with home cooking—do you?—if your people like our methods best.

Here is an ideal kitchen, fitted with every facility. In charge of a chef whose main purpose in life is to create one perfect dish.

At stake on that dish is our reputation, established for 47 years. And a sale of tens of millions of cans every year depends on how people like it.

May we not claim, without offense, that we can prepare that one dish better than you?

One reason is that we bake in live steam.

So we don't crisp part of the beans, as you do. We don't burst the skins. Ours are all baked alike—baked until they are mealy. Yet they are nutty because they are whole.

That is the first point your people will notice. They will never again want beans mushy and broken when they learn the nutty flavor beans have when they're whole.

Then we bake the beans, the tomato sauce and the pork all together, and get our delicious blend.

You will never be content to add the sauce as a dressing when you learn how much better it tastes if baked into the beans.

Then we heat our ovens to 245 degrees, and bake the beans ninety minutes. Most of the beans in your baking dish never get half that heat.

That's why your beans are heavy and hard to digest. That's why they ferment and form gas.

It requires a fierce heat to break down the fibre of beans. To separate the particles so the digestive juices can get to them. Your oven cannot apply it.

Beans, to be digestible, *must* be factory cooked.

It is good to know that the beans which you like best are also the best beans for you.

Van Camp's BAKED WITH TOMATO SAUCE PORK AND BEANS

You will never be satisfied with other brands after you know Van Camp's. That nutty flavor, that perfect blend, that tang and that zest would be missed. Once learn how good beans can be, and you will be one of the millions who insist on Van Camp's.

But the difference in beans isn't all in the cooking. There is also wide choice in materials.

The beans, for instance, are sold as low as 30 cents per bushel. Yet we pay $2.10 for ours.

The reason is that we buy only the choicest Michigan beans. Ours are picked out by hand to give us only the whitest, the plumpest, the very cream of the crop.

We could buy tomato juice for 75 cents per barrel. Yet we pay $3.45 for just the tomatoes used in a barrel of ours.

The difference is this: Cheap sauce is made from tomatoes picked green, and ripened in shipment. Or of scraps from a canning factory. It lacks flavor and richness and zest.

Ours is made only from whole tomatoes, ripened on the vines. They are picked when the juice fairly sparkles. Our sauce has a savor which Nature alone can give.

When you once know what our piquant tang means, you will never buy brands which lack it.

It pays to get the best beans, for the best are cheap enough.

Suppose you can save a trifle per can, because the maker has used a cheap class of materials. You will not find them appetizing. You'll not serve them often.

How much better it is to serve beans that your people like. Then let them largely take the place of meat.

For beans and meat have about the same food value. One easily takes the place of the other.

And think of the trouble saved. Van Camp's are always ready. Each can in the pantry means a savory meal all cooked. If you want them hot, put the sealed can in hot water.

When you are tired, here's a meal without labor. When you are hurried, here's a meal without waiting. And a meal that all people like.

Consider what you will save in time, money and trouble, when your people learn about Van Camp's.

Prices: 10, 15, and 20c per can.

Van Camp Packing Company, Established 1861 Indianapolis, Indiana.

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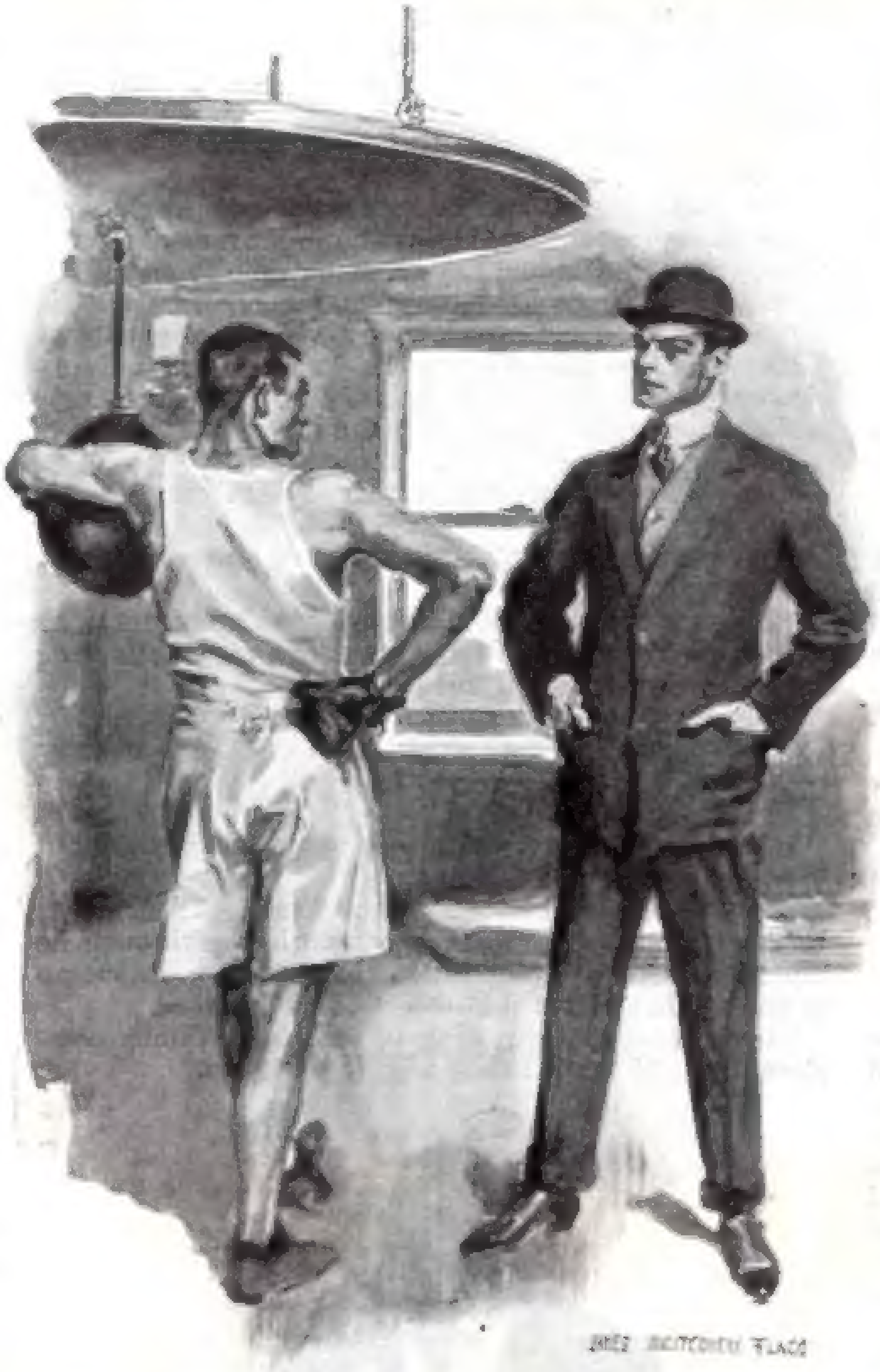
HIS FATHER'S BUSINESS

Bobby Burnit Meets Mr. Trimmer

By George Randolph Chester

ILLUSTRATED BY JAMES MONTGOMERY FLAGG



"Your Old Man Could See a Marked Card Clear Across a Room. They'll Double-Cross You, Though, to a Fare-Ye-Well"

"I AM profoundly convinced that my son is a fool," read the will of old John Burnit. "I am, however, also convinced that I allowed him to become so by too much absorption in my own affairs and too little in his, and, therefore, his being a fool is hereditary; consequently, I feel it my duty, first, to give him a fair trial at making his own way, and second, to place the balance of my fortune in such trust that he cannot starve. The trusteeship is already created and the details are nobody's present business. My son Robert will take over The John Burnit Store and personally conduct it, as his only resource, without further question as to what else I may have left behind me. This is my last will and testament."

That is how cheerful Bobby Burnit, with no thought heretofore above healthy amusements and Agnes Elliston, suddenly became a business man, after having been raised to become the idle heir to about three million. Of course, having no kith nor kin in all this wide world, he went immediately to consult Agnes. It is quite likely that if he had been supplied with dozens of uncles and aunts he would have gone first to Agnes anyhow, having a mighty regard for her keen judgment, even though her clear gaze rested now and then all too critically upon himself. Just as he came whirling up the avenue he saw Nick Allstyne's white car, several blocks ahead of him, stop at her door, and a figure which he knew must be Nick jump out and trip up the steps. Almost immediately the figure came down again, much more slowly, and climbed into the car, which whizzed away.

"Not at home," grumbled Bobby.

It was like him, however, that he should continue straight to the quaint old house of the Ellistons and proffer his own card, for, though his aims could seldom be called really worth while, he invariably finished the thing he set out to do. It seemed to be a sort of disease. He could not help it. To his surprise, the Cerberus who guarded the Elliston door received him with a smile and a bow, and observed:

"Miss Elliston says you are to walk right on up to the Turkish alcove, sir."

While Wilkins took his hat and coat Bobby paused for a moment to figuratively hug himself. At home to no one else! Expecting him!

"I'll ask her again," said Bobby to himself with determination, and stalked on up to the second floor hall, upon which opened a delightful cozy corner where Aunt Constance Elliston permitted the more "family-like" male callers to smoke and loll and be at mannish ease.

As he reached the landing the door of the library below opened, and in it appeared Agnes and an unusually well-set-up young man—a new one, who wore a silky mustache and most fastidious tailoring. The two were talking and laughing gayly as the door opened, but as Agnes glanced up and saw Bobby she suddenly stopped laughing, and he almost thought that he overheard her say something in an aside to her companion. The impression was but fleeting, however, for she immediately nodded brightly. Bobby bowed rather stiffly in return, and continued his ascent of the stairs with a less sprightly footstep. Crestfallen, and conscious that Agnes had again closed the door of the library without either herself or the strange visitor having emerged into the hall, he strode into the Turkish alcove and let himself drop upon a divan with a thump. He extracted a cigar from his cigar-case, carefully cut off the tip and as carefully restored the cigar to its place. Then he clasped his interlocked fingers around his knee, and for the next ten minutes strove, like a gentleman, not to listen.

When Agnes came up presently she made no mention whatever of her caller, and, of course, Bobby had no loophole upon which to hang an impertinent question, though the sharp barbs of them were darting through and through him. Such fuming as he felt, however, was instantly allayed by the warm and thoroughly honest clasp she gave him when she shook hands with him. It was one of the twenty-two million things he liked about her that she did not shake hands like two ounces of cold fish, as did some of the girls he knew. She was dressed in a half-formal housegown, and the one curl of her waving brown hair that would persistently straggle down upon her forehead was in its accustomed place. He had always been obsessed with a nearly irresistible impulse to put his finger through that curl.

"I have come around to consult you about a little business matter, Agnes," he found himself beginning with sudden breathlessness, his perturbation forgotten in the overwhelming charm of her. "The governor's will has just been read to me, and he's plunged me into a ripping mess. His whole fortune is in the hands of a trusteeship, whatever that is, and I'm not even to know the trustees. All I get is just the business, and I'm to carry The John Burnit Store on from its present blue-ribbon standing to still more stunning heights, I suppose. Well, I'd like to do it. The governor deserves it. But, you see, I'm so beastly thickheaded. Now, Agnes, you have perfectly stunning judgment and all that, so if you would just——" and he came to an abrupt and painful pause.

"Have you brought along the contract?" she asked demurely. "Honestly, Bobby, you're the most original person in the world. The first time, I was to marry you because you were so awkward, and the next time because your father thought so much of me, and another time because you wanted us to tour Norway and not have a whole bothersome crowd along; then you were tired living in a big, lonely house with just you and your father and the servants. Now, it's an advantageous business arrangement. What share of the profits am I to receive?"

Bobby's face had turned red, but he stuck manfully to his guns.

"All of them," he blurted. "You know that none of those is the real reason," he as suddenly protested. "It is only that when I come to tell you the actual reason I rather choke up and can't."

"You're a mighty nice boy, Bobby," she confessed. "Now sit down and behave, and tell me just what you have decided to do."

"Well," said he, accepting his defeat with great philosophy, since he had no reason to regard it as final, "of course, my decision is made for me. I'm to take hold of the business. I don't know anything about it, but I don't see why it shouldn't go straight on as it always has."

"Possibly," she admitted thoughtfully; "but I imagine your father expected you to have rather a difficult time of it. Perhaps he wants you to, so that a defeat or two will sting you into having a little more serious purpose in life than you have at present. I'd like, myself, to see you handle, with credit to him and to you, the splendid establishment he built up."

"If I do," Bobby wanted to know, "will you marry me?"

"That makes eleven times. I'm not saying, Bobby, but you never can tell."

"That settles it. I'm going to be a business man. Let me use your 'phone a minute." It was one of the many advantages of the delightfully informal Turkish alcove that it contained a telephone, and in two minutes Bobby had his tailors. "Make me two or three business suits," he ordered. "Regular business suits, I mean, for real business wear—you know the sort of thing—and get them done as quickly as you can, please. There!" said he as he hung up the receiver. "I shall begin to-morrow morning. I'll go down early and take hold of The John Burnit Store in earnest."

"You've made a splendid start," commented Agnes, smiling. "Now tell me about the polo tournament," and she sat back to enjoy his enthusiasm over something about which he was entirely posted.

He was good to look at, was Bobby, with his clean-cut figure and his clean-cut face and his clean, blue eyes and clean complexion, and she delighted in nothing more than just to sit and watch him when he was at ease; he was so restful, so certain to be always telling the truth, to be always taking a charitably good-humored view of life, to turn on wholesome topics and wholesome points of view; but after he had gone she smiled and sighed and shook her head.

"Poor Bobby," she mused. "There won't be a shred left of his tender little fleece by the time he gets through."

One more monitor Bobby went to see that afternoon, and this was Biff Bates. It required no sending in of cards to enter the presence of this celebrity. One simply stepped out of the elevator and used his latch-key. It was so much more convenient. Entering a big, barnlike room he found Mr. Bates, clad only in trunks and canvas shoes, wreaking dire punishment upon a punching-bag merely by way of amusement; and Mr. Bates, with every symptom of joy illuminating his rather horizontal features—wide brows, wide cheekbones, wide nose, wide mouth, wide chin, wide jaw—stopped to shake hands most enthusiastically with his caller without removing his padded glove.

"What's the good news, old pal?" he asked huskily.

He was half a head shorter than Bobby and four inches broader across the shoulders, and his neck spread out over all the top of his torso; but there was something in the same clear gaze of the eyes which made the two gentlemen look quite alike as they shook hands, vastly different as they were.

"Bad news for you, I'm afraid," announced Bobby. "That little partnership idea of the big gymnasium will have to be called off for a while."

Mr. Bates took a contemplative punch or two at the still quivering bag.

"It was a fake, anyway," he commented, putting his arm around the top of the punching-bag and leaning against it comfortably; "just like this place. You went into partnership with me on this joint—that is, you put up the coin and run in a lot of your friends on me to be trained up—squarest lot of sports I ever saw, too. You fill the place with business and allow me a weekly envelope that makes me tilt my chin till I have to wear my lid down over my eyes to keep it from falling off the back of my head, and when there's profits to split up you shoves mine into my mitt and puts yours into improvements. You put in the new shower baths and new bars and traps, and the last thing, that swimming-tank back there. I'm glad the big game's off. I'm so contented now I'm getting overweight, and you'd bilk me again. But what's the matter? Did the bookies get you?"

"No; I'll tell you all about it," and Bobby carefully explained the terms of his father's will and what it meant.

Mr. Bates listened carefully, and when the explanation was finished he thought for a long time.

"Well, Bobby," said he, "here's where you get it. They'll shred you clean. You're too square for that game. Your old man was a fine old sport and *he* played it on the level, but, say, he could see a marked card clear across a room. They'll double-cross you, though, to a fare-ye-well."

The opinion seemed to be unanimous.

II

BOBBY gave his man orders to wake him up early next morning, say not later than eight, and prided himself very much upon his energy when, at ten-thirty, he descended from his machine in front of the old and honored establishment of John Burnit, and, leaving instructions for his chauffeur to call for him at twelve, made his way down the long aisles of white-piled counters and into the dusty little office where old Johnson, thin as a rail and with a face like whittled chalk, humped over his desk exactly as he had been for the past thirty-five years.

"Good-morning, Johnson," observed Bobby with an affable nod. "I've come to take over the business."

He said it in the same untroubled tone he had always used in asking for his weekly check, and Johnson looked up with a wry smile. Applerod, on the contrary, was beaming with hearty admiration. He was as florid as Johnson was colorless, and the two had rubbed elbows and dispositions in that same room almost since the house of Burnit had been founded.

"Very well, sir," grudged Johnson, and immediately laid upon the time-blackened desk which had been old John Burnit's a closely typewritten statement of some twenty pages. On top of this he placed a plain gray envelope addressed:

To My Son Robert,
Upon the Occasion of His Taking Over the Business

Upon this envelope Bobby kept his eyes in mild speculation, while he leisurely laid aside his cane and removed his gloves and coat and hat; next he sat down in his father's jerky old swivel chair and lit a cigarette; then he opened the letter. He read:

> Every business needs a pessimist and an optimist, with ample opportunities to quarrel. Johnson is a jackass, but honest. He is a pessimist and has a pea-green liver. Listen to him and the business will die painlessly, by inches. Applerod is also a jackass, and I presume him to be honest; but I never tested it. He suffers from too much health, and the surplus goes into optimism. Listen to him and the business will die in horrible agony, quickly But keep both of them. Let them fight things out until they come almost to an understanding, then take the middle course.

That was all. Bobby turned squarely to survey the frowning Johnson and the still beaming Applerod, and with a flash of clarity he saw his father's wisdom. He had always admired John Burnit, aside from the fact that the sturdy pioneer had been his father, but had admired him much as one admires the work of a master magician—without any hope of emulation. As he read the note he could seem to see the old gentleman standing there with his hands behind him, ready to stretch on tiptoe and drop to his heels with a thump as he reached a climax, his spectacles shoved up on his forehead, his strong, wrinkled face stern from the cheekbones down, but twinkling from that line upward, the twinkle, which had its seat about the shrewd eyes, suddenly terminating in a sharp, whimsical, little up-pointed curl in the very middle of his forehead. To corroborate his warm memory Bobby opened the front of his watch-case, where the same face looked him squarely in the eyes. Naturally, then, he opened the other lid, where Agnes Elliston's face smiled up at him. Suddenly he shut both lids with a snap and turned, with much distaste but with a great show of energy, to the heavy statement which had all this time confronted him. The first page he read over laboriously, the second one he skimmed through, the third and fourth he leafed over; and then he skipped to the last sheet, where was set down a concise statement of the net assets and liabilities.

"According to this," observed Bobby with a great show of wisdom, "I take over the business in a very flourishing condition."

"Well," grudgingly admitted Mr. Johnson, "it might be worse."

"It could hardly be better," interposed Applerod—"that is, without the extensions and improvements that I think your father would have come in time to make. Of course, at his age he was naturally a bit conservative."

"Mr. Applerod and myself have never agreed upon that point," wheezed Johnson sharply. "For my part I considered your father—well, scarcely reckless, but, say, sufficiently daring! Daring is about the word."

Bobby grinned cheerfully.

"He let the business go rather by its own weight, didn't he?"

Both gentlemen shook their heads, instantly and most emphatically.

"He must have," insisted Bobby. "As I recollect it, he only worked up here, of late years, from eleven fifty-five to twelve every other Thursday."

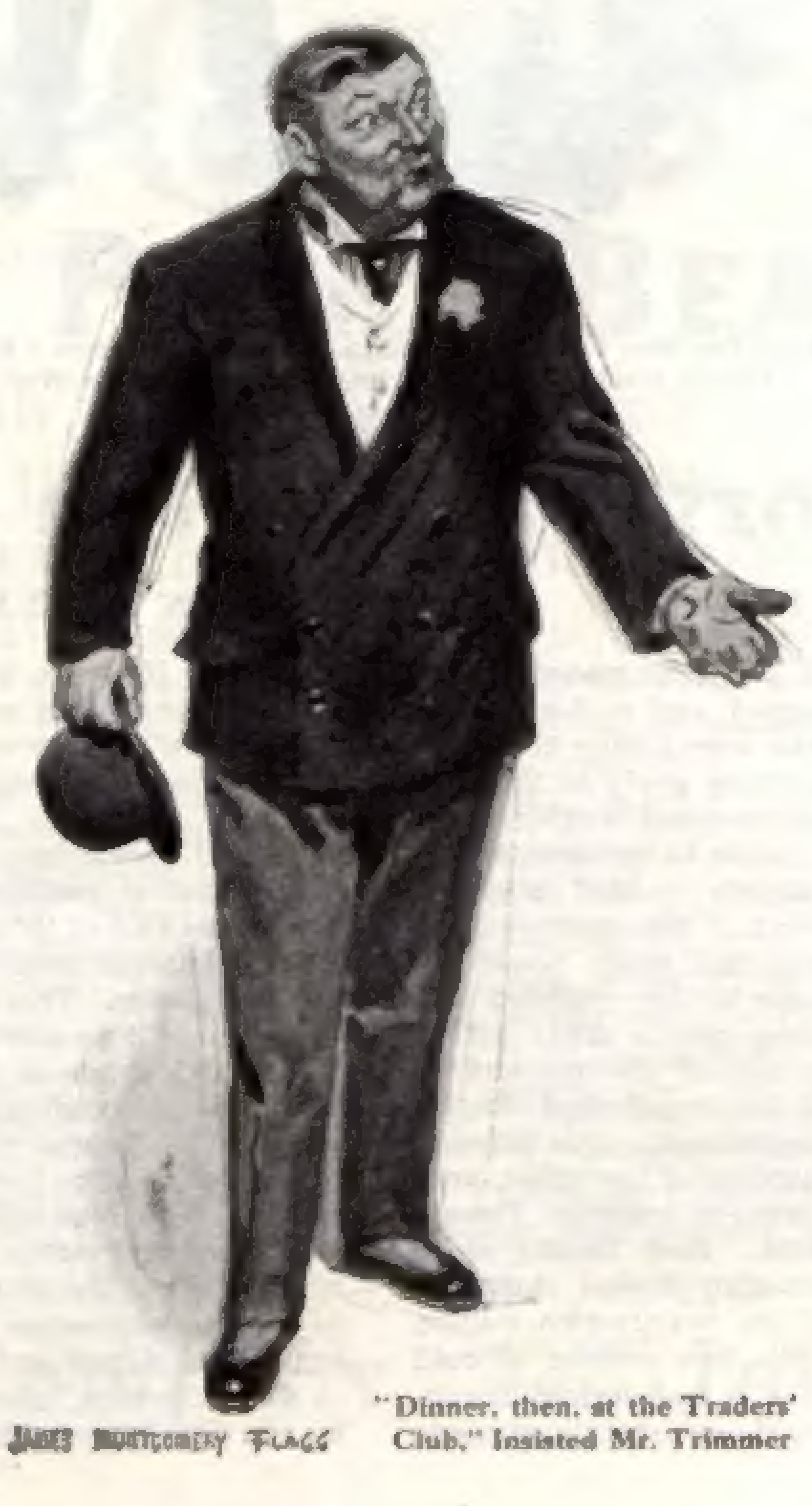
"Oftener than that," solemnly corrected the literal Mr. Johnson. "He was here from eleven until twelve-thirty every day."

"What did he do?"

It was Applerod who, with keen appreciation, hastened to advise him upon this point.

"Said 'yes' twice and 'no' twelve times. Then, at the very last minute, when we thought that he was through, he usually landed on a proposition that hadn't been put up to him at all, and put it clear out of the business."

"Looks like good finessing to me," said Bobby complacently. "I think I shall play it that way."



"Dinner, then, at the Traders' Club," Insisted Mr. Trimmer

"It wouldn't do, sir," Mr. Johnson replied in a tone of keen pain. "You must understand that when your father started this business it was originally a little fourteen-foot-front place, one story high. He got down here at six o'clock every morning and swept out. As he got along a little further he found that he could trust somebody else with that job—*but he always knew how to sweep.* It took him a lifetime to simmer down his business to just 'yes' and 'no.'"

"I see," mused Bobby; "and I'm expected to take that man's place! How would you go about it?"

"I would suggest, without meaning any impertinence whatever, sir," insinuated Mr. Johnson, "that if you were to start clerking ——"

"Or sweeping out at six o'clock in the morning?" calmly interrupted Bobby. "I don't like to stay up so late. No, Johnson, about the only thing I'm going to do to show my respect for the traditions of the house is to leave this desk just as it is, and hang an oil portrait of my father over it. And, by the way, isn't there some little side room where I can have my office? I'm going into this thing very earnestly, you know."

Mr. Johnson and Mr. Applerod exchanged glances.

"The door just to the right there," said Mr. Johnson, "leads to a room which is at present filled with old files of the credit department. No doubt those could be moved somewhere else."

Bobby walked into that room and gauged its possibilities. It was a little small, to be sure, but it would do for the present.

"Just have that cleared out and a 'phone put in. I'll get right down to business this afternoon and go around and see about the fittings for it." Then he looked at his watch once more. "By George!" he exclaimed, "I almost forgot that I was to see Nick Allstyne at the Idlers' Club about that polo match. Just have one of your boys stand out at the curb along about twelve, will you, and tell my chauffeur to report at the club."

Johnson eyed the closed door over his spectacles.

"He'll be having blue suits and brass buttons on us two next," he snorted.

"He don't mean it at all that way," protested Applerod. "For my part, I think he's a fine young fellow."

"I'll give you to understand, sir," retorted Johnson, violently resenting this imputed defection, "that he is the son of his father, and for that, if for nothing else, would have my entire allegiance."

III

BOBBY, feeling very democratic and very much of a man of affairs, took a street car to the Idlers', and strode through the classic portals of that club with gravity upon his brow. Flaxen-haired Nick Allstyne, standing by the registry desk, turned to dark Payne Winthrop with a nod.

"You win," he admitted. "I'll have to charge it up to you, Bobby. I just lost a quart of the special to Payne that since you'd become immersed in the cares of business you'd not be here."

Bobby was almost austere in his reception of this slight.

"Don't you know," he demanded, "that there is nobody who keeps even his social engagements like a business man?"

"That's what I gambled on," said Payne confidently, "but I wasn't sure just how much of a business man you'd become. Nick, don't you already seem to see a crease in Bobby's brow?"

"No, that's his regular polo crease," objected lanky Stanley Rogers, joining them, and the four of them fell upon polo as one man. Their especially anxious part in the tournament was to be a grinding match against Willie Ashler's crack team, and the point of worry was that so many of their fellows were out of town. They badly needed one more good player.

"I have it," declared Bobby finally. It was he who usually decided things in this easy-going, athletic crowd. "We'll make Jack Starlett play, but the only way to get him is to go over to Washington after him. Payne, you're to go along. You always keep a full set of regalia here at the club, I know. Here, boy!" he called to a passing page. "Find out for us the next two trains to Washington."

"Yes, sir," said the boy with a grin, and was off like a shot. They had a strict rule against tipping in the Idlers', but if he happened to meet Bobby outside, say at the edge of the curb where his car was standing, there was no rule against his receiving something there. Besides, he liked Bobby, anyhow. They all did. He was back in a moment.

"One at two-ten and one at four-twenty, sir."

"The two-ten sounds about right," announced Bobby. "Now, Billy, telephone to my apartments to have my Gladstone and my dress-suit togs down at that train. Then, by the way, telephone Leatherby and Pluscher to send up to my place of business and have Mr. Johnson show their man my new office. Have him take measurements of it and fit it up at once, complete. They know the kind of thing I like. Really, fellows," he continued, turning to the others, after he had patiently repeated and explained his instructions to the foggy but willing Billy, "I'm in serious earnest about this thing. Up to me, you know, to do credit to the governor, if I can."

"Bobby, the Boy Bargain Baron," observed Nick. "Well, I guess you can do it. All you need to do is to take hold, and I'll back you at any odds."

"We'll all put a bet on you," encouraged Stanley Rogers. "More, we'll help. We'll all get married and send our wives around to open accounts."

In spite of his serious business intentions, the luncheon which followed was the last the city saw of Bobby Burnit for three days. Be it said to his credit that he had accomplished his purpose when he returned. He had brought reluctant Jack Starlett back with him, and together they walked into The John Burnit Store.

"New office fitted up yet, Johnson?" asked Bobby pleasantly.

"Yes, sir," replied Johnson sourly. "Just a moment, Mr. Burnit," and from an index cabinet back of him he produced an oblong gray envelope which he handed to Bobby. It was inscribed:

To My Son,

Upon the Fitting-Out of New Offices

With a half-embarrassed smile, Bobby regarded that letter thoughtfully and carried it into the luxurious new office. He opened it and read it, and, still with that queer smile, passed it over to Starlett. This was old John Burnit's message:

I have seen a business work up to success, and afterward add velvet rugs and daily flowers on the desk, but I never saw a successful business start that way.

Bobby looked around him with a grin. There *was* a velvet rug on the floor. There were no flowers upon the mahogany desk, but there *was* a vase to receive them. For just one moment he was nonplused; then he opened the door leading to the dingy apartment occupied by Messrs. Johnson and Applerod.

"Mr. Johnson," said he, "will you kindly send out and get two dozen pink carnations for my room?"

Quiet, big Jack Starlett, having loaded and lit and taken the first long puff, removed his pipe from his lips.

"Bully," said he.

Mr. Johnson had no hair in the very centre of his gray head, but, when he was more than usually vexed, he ran his fingers through what was left upon both sides of the centre and impatiently pushed it up toward a common point. His hair was in that identical condition when, at this moment, he knocked at the door and poked in his head to announce Mr. Silas Trimmer.

"Trimmer," mused Bobby. "Oh, yes; he is The John Burnit Store's chief competitor; concern backs up against ours, fronting on Market Street. Show him in, Johnson."

Jack got up to go.

"Sit down," insisted Bobby. "I'm conducting this thing all open and aboveboard. You know, I think I shall like business."

"They tell me it is the greatest game out," commented Starlett, and just then Mr. Trimmer entered.

He was a little, wiry man as to legs and arms, but fearfully rotund as to paunch, and he had a yellow leather face and black eyes which, though gleaming like beads, seemed to have a muddy cast. Bobby arose to greet him with a cordiality in no degree abashed by this appearance.

"And what can we do for you Mr. Trimmer?" he asked after the usual inanities of greeting had been exchanged.

"Take lunch with me," invited Mr. Trimmer, endeavoring to beam, his heavy down-drooping gray mustache remaining immovable in front of the deeply-chiseled smile that started far above the corners of his nose and curved around a display of yellow teeth. "I have just learned that you have taken over the business, and I wish as quickly as possible to form with the son the same cordial relations which for years I enjoyed with the father."

Bobby looked him contemplatively in the eye, but had no experience upon which to base a picture of his father and Mr. Trimmer enjoying perpetually cordial relations with a knife down each boot leg.

"Very sorry, Mr. Trimmer, but I am engaged for lunch."

"Dinner, then—at the Traders' Club," insisted Mr. Trimmer, who never for any one moment had remained entirely still, either his foot or his hand moving, or some portion of his body twitching almost incessantly.

Inwardly Bobby frowned, for, so far, he had found no points about his caller to arouse his personal enthusiasm; and yet it suddenly occurred to him that here was doubtless business, and that it ought to have attention. His father, under similar circumstances, would find out what the man was after. He cast a hesitating glance at his friend.

"Don't mind me, Bobby," said Starlett briskly. "You know I shall be compelled to take dinner with the folks to-night."

"At about what time, Mr. Trimmer?" Bobby asked.

"Oh, suit yourself. Any time," responded that gentleman eagerly. "Say half-past six."

"The Traders'," mused Bobby. "I think the governor put me up there four or five years ago."

"I seconded you," the other informed him; "and I had the pleasure of voting for you just the other day, on the vacancy made by your father. You're a full-fledged member now."

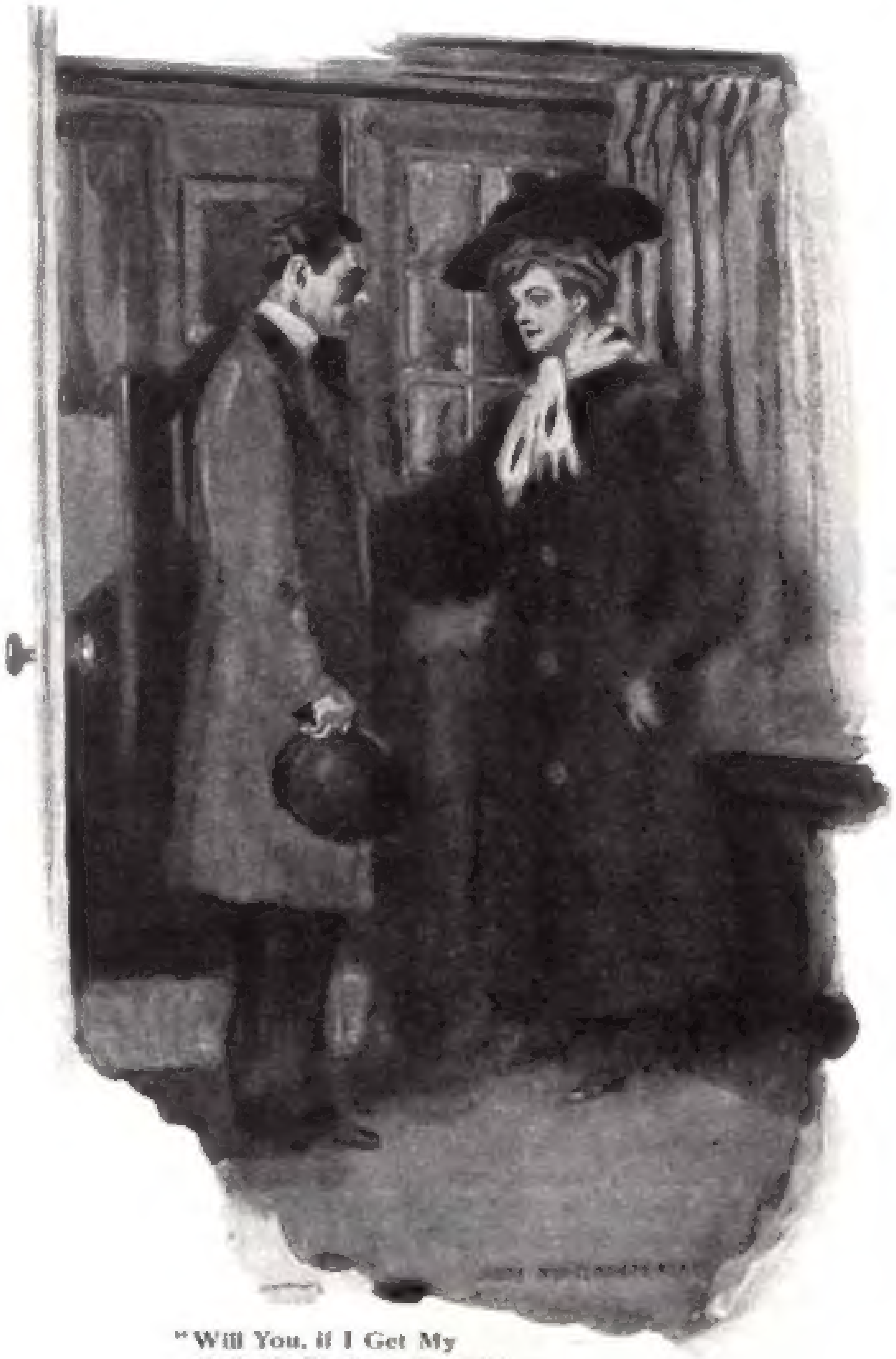
"Fine!" said Bobby. "Business suit or ——"

"Anything you like." With again that circular smile behind his immovable mustache, Mr. Trimmer backed out of the room, and Bobby, dropping into a chair, turned perplexed eyes upon his friend.

"What do you suppose he wants?" he inquired.

"Your eye-teeth," returned Jack bluntly. "He looks like a mucker to me."

"Oh, I don't know," returned Bobby, a trifle uneasily. "You see, Jack, he isn't exactly our sort, and maybe we can't get just the right angle in judging him. He's been nailed down to business all his life, you know, and a fellow in that line don't have a chance, as I take it, to cultivate all the little—well, say artificial graces."



"Will You, if I Get My Father's Business Back?"

"Your father wasn't like him. He was as near a thoroughbred as ever I saw, Bobby, and he was nailed down, as you put it, all *his* life."

"Oh, you couldn't expect them all to be like the governor," responded Bobby instantly, shocked by the idea. "But this chap may be no end of a good sort in his style. No doubt at all he merely came over in a friendly way to bid me a sort of welcome into the fraternity of business men," and Bobby felt quite a little thrill of pride in that novel idea. "By George! Wait a minute," he exclaimed as still another brilliant thought struck him, and going into the other room he said to Johnson: "Please give me the letter addressed: 'To My Son Robert, Upon the Occasion of Mr. Trimmer's First Call.'"

For the first time a grin irradiated Johnson's face.

"Nothing here, sir," he replied.

"Let me go through that file."

"Strictly against orders, sir," said Johnson.

"Indeed," responded Bobby quizzically; "I don't like to press the bet, Johnson, but really I'd like to know who has the say here."

"You have, sir, over everything except my private affairs; and that letter file is my private property and its contents my private trusteeship."

"I can still take my castor oil like a little man, if I have to," Bobby resignedly observed. "I remember that when I was a kiddy the governor once undertook to teach me mathematics, and he never would let me see the answers. More than ever it looks like it was up to Bobby," and whistling cheerfully he walked back into his private office.

Johnson turned to Applerod with a snarl.

"Mr. Applerod," said he, "you know that I almost never swear. I am now about to do so. Darn it! It's a shame that Trimmer calls here again on that old scheme about which he deviled this house for years, and we forbidden to give Mr. Robert a word of advice unless he asks for it."

"Why is it a shame?" demanded Applerod. "You know I always have thought that Trimmer's plan was a great one."

IV

AT THE restless Traders' Club, where the precise corridors and columns and walls and ceilings of white marble were indicative of great formality, men with creases in their brows wore their derbies on the backs of their heads and ceaselessly talked shop. Mr. Trimmer, more creased of brow than any of them, was drifting from group to group with his eyes turned anxiously toward the door until Bobby came in. He was most effusively glad to see the son of his old friend once again, and lost no time in seating him at a most secluded table, where, by the time the oysters came on, he was deep in a catalogue of the virtues of John Burnit; and Bobby, with a very real and a very deep affection for his father which seldom found expression in words, grew restive. One thing held him, aside from his obligations as a guest. He was convinced now that his host's kindness was in truth a mere graceful act of welcome, due largely to his father's standing, and the idea flattered him very much. He strove to look as businesslike as possible, and thought again and again upon his father; of how he had sat day after day in this stately dining-hall, honored and venerated among these men who were striving still for the ideal that he had attained. It was a good thought, and made for pride of the right sort. With the entrée Mr. Trimmer ordered his favorite vintage champagne, and, as it boiled up like molten amber in the glasses, so sturdily that the centre of the surface kept constantly a full quarter of an inch above the sides, he waited anxiously for Bobby to sample it. Even Bobby, long since disillusioned of such things and grown abstemious from healthy choice, after a critical taste sipped slowly again and again.

"That's ripping good wine," he acknowledged.

"There's only a little over two hundred bottles of it left in the world," Mr. Trimmer assured him, and then he waited for that first glass to exert its warming glow. He was a good waiter, was Silas Trimmer, and keenly sensitive to personal influences. He knew that Bobby had not been in entire harmony with him at any period of the evening, but after the roast came on—a most careful roast, indeed, prepared under a certain formula upon which Mr. Trimmer had painstakingly insisted—he saw that he had really found his way for a moment to Bobby's heart through the channel provided by Nature for attacks upon masculine sympathy, and at that moment he leaned forward with his circular smile, and observed:

"By the way, Mr. Burnit, I suppose your father often discussed with you the great plan we evolved for The Burnit-Trimmer Arcade?"

Bobby almost blushed at the confession he must make.

"I'm sorry to say that he didn't," he owned. "I never took the interest in such things that I ought, and so I missed a lot of confidences I'd like to have had now."

"Too bad," sympathized Mr. Trimmer, now quite sure of his ground, finding that Bobby was not posted. "It was a splendid plan we had. You know, your building and mine are precisely the same width and precisely in a line with each other, back to back, with only the alley separating us, the Trimmer establishment fronting on Market Street and the Burnit building on Grand. The alley is fully five feet below our two floor lines, and we could, I am quite sure, get permission to bridge it at a clearance of not to exceed twelve feet. By raising the rear departments of your store and of mine a foot or so, and then building a flight of broad, easy steps up and down, we could almost conceal the presence of this bridge from the inside, and make one immense establishment running straight through from Grand to Market Streets. The floors above the first, of course, would bridge over absolutely level, and the combined stores would comprise by far the largest establishment in the city. Of course, the advantage of it from an advertising standpoint alone would be well worth while."

Bobby could instantly see the almost interminable length of store area thus presented, and it appealed to his sense of big things at once.

"What did Father say about this?" he asked.

"Thought it a brilliant idea," said Mr. Trimmer. "In fact, I think it was he who first suggested such a possibility, seeing very clearly the increased trade and the increased profits that would accrue from such an extension; which would, in fact, be simply the doubling of our already big stores without additional capitalization. We worked out two or three plans for the consolidation, but in the later years your father was very slow about making actual extensions or alterations in this business, preferring to expend his energies on his successful outside enterprises. I feel sure, however, that he would have come to it in time, for the development is so logical, so much in keeping with the business methods of the times."

Here again was insidious flattery, the insinuation that Bobby must be thoroughly aware of "the business methods of the times."

"Of course, the idea is new to me," said Bobby, assuming as best he could the air of business reserve which seemed appropriate to the occasion; "but I should say, in a general way, that I should not care to give up the identity of The John Burnit Store."

"That is a fine and a proper spirit," agreed Mr. Trimmer, with great enthusiasm. "I like to see it in a young man, but I've no doubt that we can arrange that little matter. Of course, we would have to incorporate, say, as The Burnit-Trimmer Mercantile Corporation, but while having that name on the front of both buildings, it might not be a bad idea, for business as well as sentimental reasons, to keep the old signs at the tops of both, just as they now are. Those are little details to discuss later; but as the stock of the new company, based upon the present invoice values of our respective concerns, will be practically all in your hands and mine, this will be a very amicable and easily arranged matter. I tell you, Mr. Burnit, this is a tremendous plan, attractive to the public and immensely profitable to us, and I do not know of anything you can do that will so well as this show you to be a worthy successor to John Burnit; for, of course, it would scarcely be a credit to you to carry on your father's business without change or advance."

It was the best and the most crafty argument Mr. Trimmer had used, and Bobby carried away from the Traders' Club a glowing impression of this point. His father had built up this big business by his own unaided efforts. Should Bobby leave that legacy just where he had found it, or should he carry it on to still greater heights? The answer was obvious.

Over at the Idlers' Bobby made a quick change of clothing and then hurried around to the theatre, where, to his vexation, he found Agnes Elliston walking in the promenade foyer with the well-set-up stranger. He passed her with a nod and slipped moodily into the rear of the Elliston box, where Aunt Constance, perennially young, was entertaining Nick Allstyne and Jack Starlett, and keeping them at a keen wit's edge, too. Bobby gave them the most perfunctory of greetings, and, sitting back by himself, sullenly moped. He grumbled to himself that he had a headache; the play was a humdrum affair; Trimmer was a bore; the proposed consolidation had suddenly lost its prismatic coloring; the Traders' Club was crude; Starlett and Allstyne were utterly frivolous. All this because Agnes was out in the foyer with a very likely-looking young man.

She did not return until the end of that act, and found Bobby ready to go, pleading early morning business.

"Is it important?" she asked.

"Who's the chap with the silky mustache?" he suddenly demanded, unable to forbear any longer. "He's a new one."

The eyes of Agnes gleamed mischievously.

"Bobby, I'm astonished at your manners," she chided him. "Now tell me what you've been doing with yourself."

"Trying to grow up into John Burnit's truly son," he told her with some trace of pompous pride, being ready in advance to accept his rebuke meekly, as he always had to do, and being quite ready to cover up his grievous error with a change of topic. "I had no idea that business could so grip a fellow. But what I'd like to find out just now is who is my trustee? It must have been somebody with horse sense, or the governor would not have appointed whoever it was. I'm not going to ask anything I'm forbidden to know, but I want some advice. Now, how shall I learn who it is?"

"Well," replied Agnes thoughtfully, "about the only plan I can suggest is that you ask your father's legal and business advisers."

He positively beamed down at her.

"You're the dandy girl, all right," he said admiringly. "Now, if you would only ——"

"Bobby," she interrupted him, "do you know that we are standing up here in a box, with something like a thousand people, possibly, turned in our direction?"

He suddenly realized that they were alone, the others having filed out into the promenade, and, placing a chair for her in the extreme rear corner of the box, where he could fence her off, sat down beside her. He began to describe to her the plan of Silas Trimmer, and as he went on his enthusiasm mounted. The thing had caught his fancy. If he could only increase the profits of The John Burnit Store in the very first year, it would be a big feather in his cap. It would be precisely what his father would have desired! Agnes listened attentively all through the fourth act to his glowing conception of what the reorganized

(Continued on Page 25)

Wall Street Views of Speculation

Some Statements and Defenses by Men Who Trade on 'Change

THE campaign for corporate reform has perhaps no more significant chapter than the present wide-spread agitation against speculation which has found formal expression in Congressional and State legislative bills to prevent short selling and margin trading and to put an increased tax on stock transfers. Public and legislative demonstrations against speculation have not been infrequent either in this country or abroad, for the speculative instinct is universal. As long ago as 1734, there was enacted in England a law aimed at "the wicked, destructive and pernicious practice of stock jobbing." It was subsequently repealed by Parliament, because it imposed "unnecessary restrictions on the making of contracts upon the sale and transfer of public stocks and securities." In the United States during the past hundred years there have been various attempts, usually growing out of the gross abuse of speculative power, to legislate or put a ban on speculation. One of these was a bill by Congress to prohibit manipulation of gold. Many of the measures either failed of passage or became dead letters.

Government regulation of speculation has had its largest experience in Germany. In the nineties, when speculation had run riot and when customers had been victimized everywhere by unscrupulous operators, the Agrarian Party made these abuses an issue and forced the passage of laws which provided for an imperial commission to supervise speculation. Among other things the speculators were forced to register on the Bourses as speculators.

Much of the storm about speculation in this country has beat about Wall Street, whose most imposing speculative institution is, of course, the Stock Exchange, and where, last year, nearly two hundred millions of shares of stocks changed hands. It is characteristic of Wall Street that it does not usually attempt to defend itself; like many corporations of devious record, it has believed in the policy of silence. "Stop speculation and you stop business" is the conviction of the Street. So it stands pat.

In view of the present agitation, which is unique in that it has the support of the accredited spokesmen of both of the leading political parties, and will, probably, be an issue in the coming Presidential campaign, it is interesting to see just what Wall Street has to say for itself. The following expressions include, among others, the views of James R. Keene, the greatest stock-speculative strategist of his day, and Theodore H. Price, the ablest and most daring operator in cotton.

Speculation is Enterprise

By Herbert C. Wright

(Of T. A. McIntyre & Co., Members New York Stock Exchange)

SPECULATION enters into the conduct of almost every business enterprise. The element exists, but the degree differs according to the contemplation. The word itself is of respectable parentage, and where odium attaches to it the viewpoint is responsible.

At the end of all periods of enterprising venture and great increase of trade, coincident as they are inevitably with activity of speculation, the collapse is charged by vulgar consent to the most conspicuous phenomenon of the movement. Popular clamor now places the burden on speculation in stocks, which was only one of the many manifestations of a national state of mind and condition of business, even as it had done many times before in like conjunctures. And naturally this outcry is directed against Stock Exchanges, which afford the means of trading in shares. Little consideration is given to the fact that, lacking such organization, the results of widespread speculation and business inflation would have been more disastrous.

Speculation implies taking a risk of loss in view of a possible profit, and so does all business. The merchant who buys his wares against the belief in seasonable demand, the manufacturer of products of iron, copper, cotton, grain or wool who buys these commodities for future delivery against his commitments, or hedges against his commitments by sales, the farmer who markets his crops on favorable demand and the capitalist engaging in new enterprise—all speculate.

Exchanges provide a convenient means for buying and selling open to all people and all markets. The ability readily to negotiate sales for cash is the vitality of modern credit and commerce. Quotations established are the bases of valuation for credit purposes. These quotations are the result of bids and offerings of all interested persons in a public place. Being open to all persons of whatsoever community or country, the result is uniformity of value instead of widely varying quotations in different markets in the same stock. The occasional abuse of manipulation arouses just criticism, but these instances are rare. An open market for stocks, bonds, cotton, grain or any commodity gives a fair chance to all traders that is denied by a market not publicly proclaimed, and subject to the devices of a few controlling factors in any particular line, protected by a degree of secrecy of their transactions. Either public or private markets will always exist in the present organization of trade and commerce.

The immensity of modern business demands this facility of exchange, and Stock Exchanges offer it at a fixed compensation or commission. By exercise of careful supervision over the securities entered on their lists and control over their members, protection against imposition is given which never existed before the establishment of such associations. For over a century and a quarter Exchanges have been an essential part of the machinery of the world's business. They are a development of the mechanism of modern commerce as much as the corporation. Without the means they give for an immediate market for securities the whole structure of banking credits would fall.

If all the farmers were obliged to sell their wheat in the month of the harvest, being denied the privilege of selling against their probable yield during the progress of their crops, one might readily believe that the farmer would obtain a much lower return from his toil if the present popular conception of the capitalist is only half true. The markets of the world are open to him, and the highways of transportation carry his products to all markets. And the road-agent is disappearing from the highway.

The speculative spirit of a country is the expression of its enterprise. It is the excess of this spirit only that is reprehensible and has its punishment. Venture, enterprise and speculation have before been the foundation of national prosperity. In old time Venice and Genoa were the great Exchanges of the world. With no natural products with which to trade, they became the great carriers and speculators in the wares of the rest of the small mediæval world, and on this enterprise grew their national wealth and power.

Wall Street is only the highly-organized financial market of America, and the Stock Exchange its vehicle.

Speculation is the Life of the Country

By James R. Keene

(Stock Operator)

SPECULATION in relation to business is like the mainspring of the watch to the rest of the works. Interfere with one and the whole organization stops. The student of American business who seeks the real impetus of our commercial activity and supremacy must inevitably find it in speculation. It is not only the dynamic force that makes trade possible but it is likewise the best spur to individual effort. To restrict its scope or to curb it would mean to lessen the opportunity that our great corporations have to market their securities, and this market is essential to their development and to their existence.

Legitimate speculation must have its place in the large affairs of men, and to stop the speculative or betting spirit of the American people would be suicidal to their best business interests.

No enterprise is without its element of risk, and unless this is speculation I am very much mistaken in the proper definition of the word. The risk may be in dry goods; it may be in real estate; it may be in farm products or in stocks and bonds. Men buy things because they expect to sell them at a higher price, and they buy them only because of their belief at the time that they are cheap. But they take the risk, all the same, that their judgment may be at fault.

Take, for example, the marketing of the crops. Their free movement and prompt financing would be impossible without the speculative Exchanges. The farmer who sows the seed on his Western acres relies upon them; the banker who lends him money knows that they will be the guarantee of the prompt payment of his loan, and so on.

Wherever you turn, in the whole drama of grain, you are confronted by the fact that speculation is its first aid and best ally.

Whenever there has been a great panic and depression broods over the country, such as has been the case for some time, the natural scapegoats are the Exchanges and the men who operate on them. They are made to bear the responsibility of the losses of all the people. But when business skies brighten speculation leads the way, values improve, and the scars of the old conflict are quickly forgotten.

The wheels of commerce are now at dead centre. Nothing but the strong impulse of speculation can get them over. This comes from the general loss of confidence growing out of the great depression of last year.

In a word, unless there is speculation, everything commercial languishes. Speculation is the life of the country, and without it you are sure to find stagnation and a shrinking business.

Speculation a Legitimate Business

By Ogden D. Budd

(President of the Consolidated Stock Exchange of New York)

IT IS a trite but none the less true saying that speculation in some form is attractive to the large majority of men. It is difficult to conceive a business into which the elements of speculation do not enter. When a merchant buys a consignment of goods entirely or partially on credit he undertakes a speculation, and hopes to resell at a profit. No objection or criticism is offered to such a transaction.

Legitimate speculation in stocks is very much the same. The thoroughly systematized facilities, through the Stock Exchanges, for buying and selling stocks and bonds, with the ever-present broad market and the ready means thus afforded to convert them instantly into cash, have made speculation in stocks and bonds attractive. Speculation in them, on part payment, or margin, is as legitimate as the purchase of real estate where a mortgage is assumed, or the purchase of any other kind of property where money is borrowed, pending its sale.

The Stock Exchanges of the country afford facilities for investors to purchase or sell securities in a free and open market, and under regulations and safeguards that are found in no other line of business. Coupled with this opportunity for investors is found a similar opportunity for the man who wishes to speculate. He, too, is protected by the regulations already referred to. This protection assuredly works for good. The investor or the speculator seeks the recognized channels in which to invest his money or conduct his speculations. The advantages flowing from the existence of such recognized mediums are many. One has been cited above; it guarantees the bona-fide character of the transactions.

Other advantages are the broad and open markets which are thus provided; the consequent ability of those interested to make purchases and sales at prices substantially known in advance through the published quotations and the lists issued by all Stock Exchanges.

Imagine the confusion and uncertainty that would prevail throughout the country if the owner of stocks or bonds did not know he could obtain within, say, ten points of the price he had paid for his securities, in the event of a sudden necessity to realize on them and to obtain ready cash. Nor could such person obtain a loan from a bank on the securities unless the bank knew the market, or, better, the marketable, value of the securities. Confusion and uncertainty would surely prevail if the Stock Exchanges did not exist.

The Consolidated Stock Exchange of New York transacts the second largest volume of business in stocks of the Exchanges of the country. No institution has more stringent rules and regulations affecting alike dealings between members themselves and between members and the public. The Consolidated Exchange is a large, thriving body of business men. The members deal daily with each other and for the public, and it is a remarkable tribute to the high standard of honor and integrity that disputes between members regarding transactions closed only by a nod, or the words "Sold" or "Take it," are almost unknown.

Speculation is, of course, conducted on all the Exchanges, but is not speculation in *all* lines a constructive force that is helpful and instrumental in promoting industrial enterprises? Speculation is voluntary. The evils that are popularly supposed to follow in its train are nearly always traceable to gambling, pure and simple, in bucket-shops and in "get-rich-quick" concerns which encourage dealings from the inexperienced and from persons of small means. Speculation in securities on Stock Exchanges is speculation undoubtedly, but it is no more speculation than are operations in real estate. Each and every transaction on a Stock Exchange is an absolute bona-fide purchase and sale of the security in question.

Lack of Intelligence the Bane of Speculation

By Theodore H. Price

(Cotton Operator)

"IS SPECULATION justifiable?" My answer is, "Is life justifiable?" Life itself is a speculation, the liquidation of which is only effected by death. There is not a single moment from the time that we are born until we die in which our existence is non-speculative. The success of our speculative existence depends upon the intelligence with which we live. All speculation is, therefore, justifiable provided it be conducted with intelligence, and its success depends upon the degree of intelligence exercised.

Speculation has been defined as "Hazard, plus intelligence"; gambling, as "Hazard upon chances that cannot be calculated and are beyond our control."

The world's greatest accomplishments are the result of speculative inspiration. To be able correctly to foresee and anticipate the future, through the apprehension of causation and the calculation of its effect, is the noblest attribute of man. The discovery of America was a successful speculation in which Columbus risked his life and his reputation. The War of the Revolution was a successful speculation which at one time promised to turn out most disastrously. The building of our trans-continental railways was a speculation which cost its original projectors heavily, but has been of immeasurable benefit to the nation. All forms of insurance are in their essence a speculation, both on the part of the insurer and the insured, yet no one will deny that this form of speculation is a necessity of society to-day.

To ask whether speculation is justifiable is, therefore, almost to question an axiom. Speculation is not only justifiable, but it is inevitable and inseparable from any situation in life. We must, however, clearly differentiate speculation from gambling. Speculation must deal with chances that are within a measure calculable; gambling deals with chances that are incalculable. Those who would essay speculation in Wall Street must determine for themselves how far the chances they take are calculable. To buy stock in a railroad about which one knows nothing, and has made no attempt to inform himself, simply because some one else advises it, is in my opinion a gamble. To study carefully the prospects, earnings, physical condition and management of the property, and then to invest in it, if investigation justifies the investment, is in my opinion reasonable and justifiable. To buy cotton or wheat simply because some one has said it is going up is a gamble. To inform one's self carefully as to the prospective supply and demand, and then to operate upon the information thus obtained, is reasonable and legitimate speculation.

The dry-goods merchant who orders in the spring from the manufacturer a stock of goods which he cannot hope to distribute until the autumn, engages in a similar speculation; and the corner grocer who purchases a supply of green and perishable vegetables one day in the hope of being able to sell them at a profit the next, limiting his purchases to a prospective, but nevertheless an uncertain, demand, conducts a business which is quite as speculative as that of the intelligent operator in grain, stocks or cotton.

It is the lack of intelligence in speculation that is its bane, and while human intelligence is far from infallible, it is as criminal in speculation as in any other situation in life to fail to exercise such intelligence as we may have, and the first exercise of that intelligence should be in the direction of determining our own limitations.

No Progress Without Speculation

By J. S. Bache

(Of J. S. Bache & Co., Bankers and Members New York Stock Exchange)

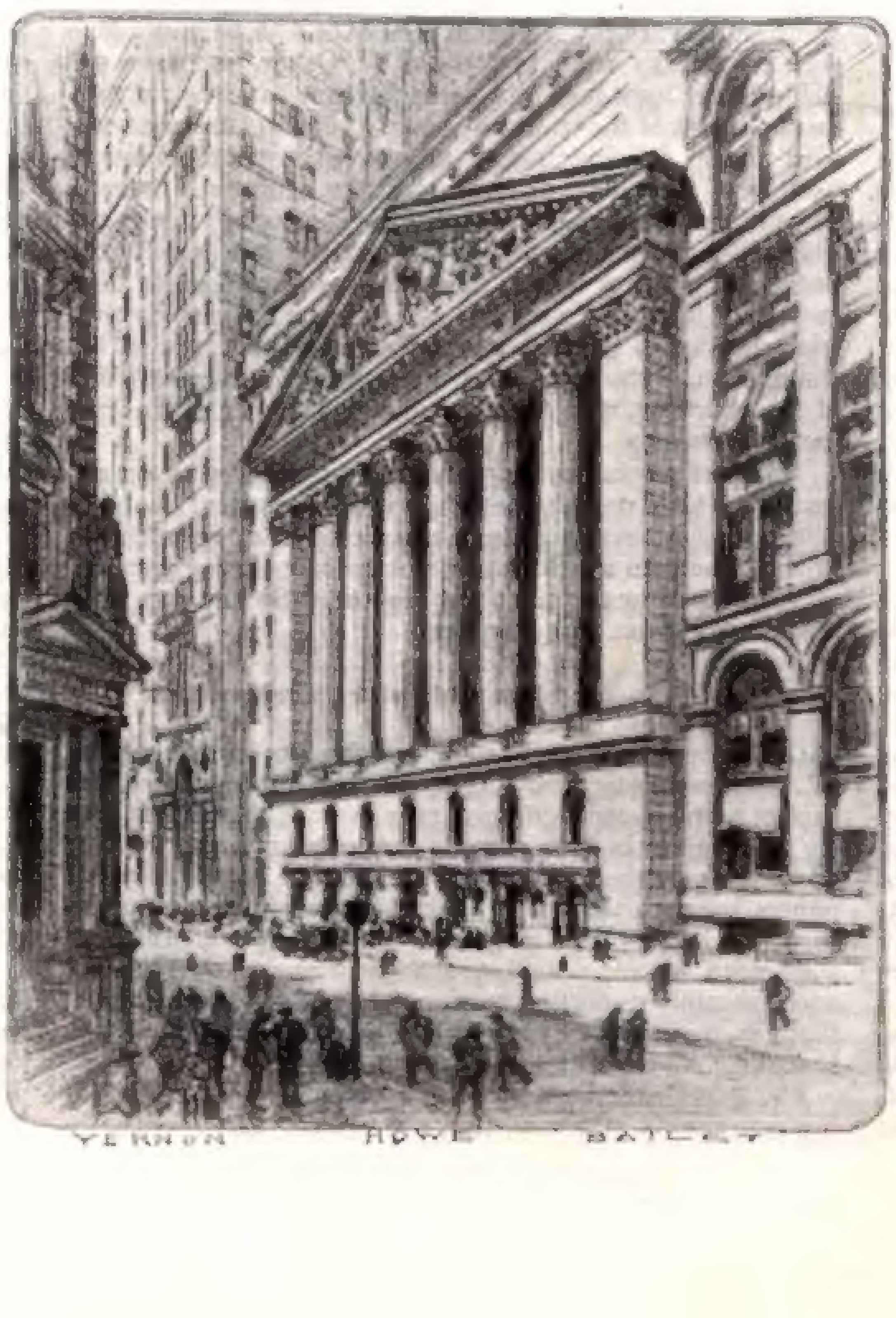
SINCE speculation is necessarily a component part of all kinds of business the question as to whether it is a menace thereto must necessarily be eliminated. Without speculation (and by speculation, only such as is legitimate is meant), business would be limited to the passing from hand to hand of commodities actually in the possession of the two parties to the transaction, and it is hardly likely that ten per cent. of the business of the world, as it is at present being conducted, is based on any such conditions.

What the trader on the Stock Exchange is accused of doing to the detriment of the business world—in buying what he does not intend to keep indefinitely, or in selling what he expects to replace at lower prices later—the merchant is doing in the legitimate line of business in which he may be engaged; the farmer is doing in disposing of his crops before they are reaped, and the manufacturer is doing in contracting for the delivery of his goods before they are finally finished. Many a manufacturer sells twice as much of the article which he produces as his works can possibly deliver, and is compelled to default on such a percentage of these sales as conditions dictate or to buy them in from other manufacturers. On the other hand, he, often to his detriment, manufactures far more goods than the immediate demand will possibly care for, with the hope of a wider market later. This is speculation.

If, therefore, my viewpoint—that speculation is the basis of all business activity—is correct, a defense of speculation as we find it in Wall Street becomes a simple matter. There are some methods in speculation as it now exists in Wall Street which need revision, but I do not believe that legislation can protect to any extent against such methods.

Inasmuch as the investing capital of the whole country is concentrated around Wall Street, and an immense proportion of the largest enterprises are represented on the Stock Exchange, it is natural that speculation should be in proportionately larger volume there. The speculation in Wall Street is of exactly the same character as that running through all lines of business, only that there it is more fluid and more active. Nearly a million investors, owning billions of dollars' worth of the best securities in the United States, listed on the New York Stock Exchange, would be affected if the market for these securities were hampered by legislation endeavoring to strike out the absolutely necessary element of speculation. The ready cash market for these securities would be destroyed, and investors throughout the whole country, unable to dispose promptly of their holdings, would find it impossible to obtain a fair price when they wished to sell or to obtain a fair assortment at reasonable prices when they wished to buy. The investing capital of the country is concentrated in Wall Street, and this has made possible the great enterprises and splendid growth of the country.

To endeavor to strike out the element of speculation in business or in Wall Street would be like trying to run machinery without the necessary lubricating oil. The wheels would soon slow down and all progress cease if the attempt were successful.



HITTING THE LOAN SHARK

Undermining Usury by Competitive Price-Cutting

By

James H. Collins

DECORATIONS BY GUERNSEY MOORE

FOR a fine, sturdy figure symbolizing Stability, consider the loan shark.

Industrial depression doesn't hurt him—he thrives on it. Disease, disaster and death mean to him—more business. Usury laws have been made to annihilate him. But they don't. Newspapers expose his methods occasionally in the belief that publicity is Big Medicine—and when they can't get his advertising patronage. But he lets the newspapers rage. Usually only one is after him at a time. He knows it will stop next month, or people will forget. At any rate, people will always need money—at *any* rate. If the worst comes to the very worst such opposition is only local, and he can move to another town or State.

So the loan shark endures, and the wealth absorbed by his charges would make an impressive showing beside that lost in shrinkage of security values. When it comes to ruining a home he can do it as effectually as Old John Barleycorn.

The loan shark endures because comparatively few people have found out how to get rid of him. The way to get rid of him is to hit him where he lives. Most of the reforms strike elsewhere. The loan shark lives in factories, workshops and offices, where men and women are earning salaries or wages. Salary-earners are a never-failing support to him. He is particularly active among policemen, firemen, school-teachers and other city employees. He has trails leading into every newspaper office and every railroad division and every bureau where clerks hold State or National Government jobs. His methods are varied and his wiles deep, and it is often impossible to punish him by law. But, however careful his operations, and no matter how skillfully intrenched, his lines of activity must surely centre where people work for a living. That is where he also works for his living, and that seems to be the place to deal with him.

Workmen in the Toils of Usurers

THE loan shark exists among wage and salary earners because he is needed, and renders an indispensable service. He is guilty of only one crime, even morally, which is that of charging too much for what he renders. In trying to annihilate him the reformers have often begun by trying to abolish his service along with himself, furnishing nothing to replace the service. Even when they succeeded and sent him to jail another sprang up in his place, for working people always need money in emergencies. The logical way to get rid of him is to give service as good, or better, for a reasonable price. Along this line some very effective work is now being done, either by employers or associations of workers.

Up in New England there is a factory where virtually every employee is a skilled mechanic, earning good wages and enjoying fairly steady employment. The plant is light, clean, ample, and so beautifully situated in a park-like suburb as to be one of that town's chief show-places. The officers of this concern have gone considerable lengths in providing lunch-rooms and other welfare conveniences. A healthy fraternal life is found among the workmen, and also a good deal of thrift and sound business sense. They have among themselves, for instance, a building and loan association with seventy-five thousand dollars assets, of which sixty-three thousand dollars is invested in mortgages on homes built by men working in the plant.

It would seem that this factory might be the last place in that town to which loan sharks could gain entrance.

But one morning, two years ago, the superintendent found on his desk an unsigned letter from a workman who stated that to date he had paid a hundred and ninety dollars' interest on a loan of twenty-five dollars, and still owed the principal, and saw no way of getting free. Other employees were in similar plight. He wanted the superintendent to make a little investigation of the whole works.

So the superintendent investigated. Tactfully, quietly, bit by bit, he learned that his work-force was sapped and mined and honeycombed by certain loan sharks downtown, who had lent money to the men in times of trouble, and who were charging interest running into hundreds per cent. Every pay-day saw their collector on hand. Yet the men were tied so cunningly with notes or assignments of wages, and so manipulated through fear, that the whole ugly business was carried on as secretly as a court intrigue. But for this anonymous letter it might never have been discovered.

The cruel part of the whole system was the pettiness of the loans. They seldom exceeded twenty-five dollars, and grew out of sickness or trouble in a workman's family. His pay was enough to live on, but he was going through that critical period in the life of a family when children are being educated. Expenses were close to the danger line. A new baby came, or a child was sick, or his wife underwent an operation. An extra outlay had to be met. Misfortune always runs in "peaks." Other expenses got behind, creditors began to press the man, and he worried. In the midst of his troubles he saw the advertisement of a loan shark, offering money advances to people holding positions. He called on the advertiser, anxious, flustered. The loan shark talked soothingly, assured him such difficulties were common, and provided the small sum needed to set him right. Some papers were signed "as a matter of form." In reality, of course, they were devised with cunning to tie the borrower hand and foot, yet within the margin of the law. And then began the regular visits of the collector, who took a dollar or two out of the pay envelope weekly.

This factory was weak in one detail of its human organization. It had no defaulters among the workmen. Nobody attempted to evade these obligations, and, as a consequence, the loan sharks had no occasion to bring garnishment proceedings against any debtor. So the company never knew what was going on.

The Loan Problem Solved by Coöperation

SOME organizations have a healthy proportion of defaulters among their employees. An outdoor force, like that of a street-car company, may include daredevils who try to swindle the loan shark. It is often necessary to lay down the rule that second or third service of garnishment papers means discharge. But the trouble comes to the surface. In this New England factory, however, the men were clean, square, skilled mechanics, who sat down silently and resolutely under the burden they had assumed, as they thought, with their eyes open. They had good positions at stake. An occasional threat was enough.

The superintendent put these cases into the hands of the company's attorney, and the matter was eventually laid before the attorney-general of that State. The latter was reluctant to act. Pressure had to be brought upon him. Even then it was found that most of the usurers were safely inside the margin of the law. One shark, however, had secured from a borrower a blank assignment of wages, afterward filling in the amount. This constitutes a technical forgery, and it is likely that he will go to prison for a couple of years if his sentence is confirmed by the court of appeal.

The best work, though, was done among the men. With the aid of the company's attorney a mutual loan corporation was formed under the State laws. Two thousand dollars capital was subscribed by the men themselves in five-dollar shares, and from their own ranks they chose officers and directors, so that this is, in no way, a company enterprise, either in organization or funds. The company went no further than showing how such an institution should be started.

Not long ago this association finished its first year and made an annual report that contains some interesting figures.

Capital was turned more than five times—that is, on $2000 capital, loans aggregating $10,936 were made to 432 individuals. This is an average of slightly more than twenty-five dollars apiece, and indicates how very little money such a workman needs, even when he needs money very badly. It also indicates how little the professional loan shark risks, proportionately to his charges.

The Work of a Mutual Loan Association

WHEN an employee at this factory wants money now he applies to the association, gives an order on the paymaster, assigning a dollar-fifty a week from his wages on a loan of twenty-five dollars (the company will not permit this when money is borrowed outside), and gets the latter amount without discounts. The company then pays this dollar-fifty a week direct to the association until debt and interest are canceled. Loan sharks charge ten per cent. interest monthly, or a hundred and twenty per cent. a year. This association charges one per cent. monthly. The loan shark, of course, has expenses of collection, while the association has none. He also has some risk of losses, whereas the association is defrauded only when a borrower gives up his job at the factory, or is discharged, and fails to pay. During the first year losses through bad debts were only $9.03—less than one-tenth of one per cent. Expense of management is comprised in a single item—Printing, $13.21. The association earned enough to pay six per cent. dividends to stockholders after cost of organizing had been met. Capital being furnished by men who cannot afford to finance a philanthropic enterprise, the shares must pay at least savings-bank interest. But, even were ten per cent. dividends paid, that would be only a simple two per cent. charge on each dollar advanced in 400 twenty-five-dollar loans. The oftener capital is turned the less this charge. Such an association is, therefore, doing best for both stockholders and borrowers when it is lending the most money and doing the greatest good.

Loan sharks have been utterly driven from this factory. Some weeks ago the superintendent met the collector who had formerly been on hand every pay-night. Like a good many other people in this world he had been doing for a living something that he could never explain to his conscience.

"I don't call at your factory once a month now," he said. "And then it's to get the payment on an installment piano or something of that kind. You ain't any more glad of it than I am, either. But, say! While you people were organizing your loan association Old Jim Briggs, over at the Acme Works, found that his employees were all tied up by the loan sharks, too. Instead of organizing an association, though, he started loaning them money himself at ten per cent. a month for the profit there was in it."

"How did he come out?" asked the superintendent.

"How did he? Why, he quit four hundred dollars loser on the year. That's how he came out—blast him!"

Some employers go no further in dealing with loan sharks than taking steps to protect themselves against garnishment proceedings and other annoyance. A street-railway president says that a rule imposing discharge of an employee who is instrumental in bringing the second or third service, together with resistance of payment by the company, are a sufficient check if persisted in. Usually the exercise of both is necessary. Some years ago his company tested the suit of a loan shark against an employee, showing in court that interest rates charged on a nominal loan were substantially on a basis of two hundred and fifty per cent. per annum. The suit was withdrawn and the shark stopped operating in that quarter.

Other employers go further by loaning money themselves—on a more liberal plan than that of Jim Briggs, however.

One of the New York department stores established such a convenience when the company found that it had to defend six or eight garnishment suits a year against its clerks. Application is now made by the latter, and a form not unlike a bond is filled out. One-half of this form is an assignment of salary to the amount of the loan—no interest is charged. The other half is divided into ten coupons, each representing one-tenth the loan, and these are put into the pay envelope each week, one by one, and stand for so much cash, thus saving bookkeeping.

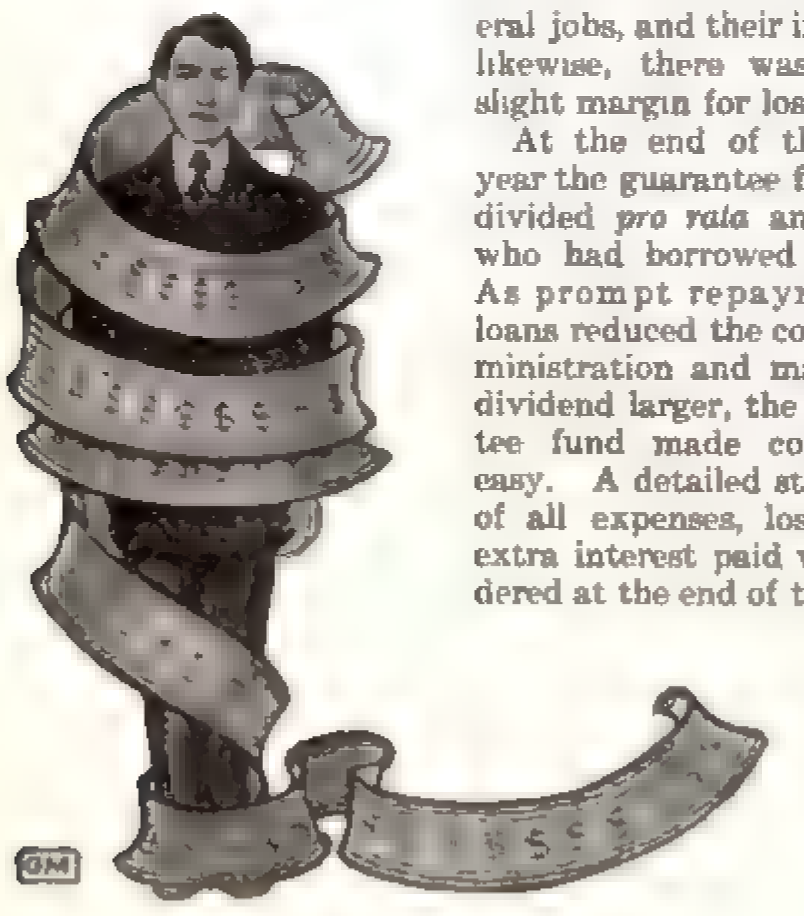
A Pennsylvania steel company loans money through the same bank that takes care of employees' savings, and follows the methods of commercial banks in loaning on merchants' personal paper. An employee may give security, if he has it, or, if he hasn't, then gets somebody in the works to indorse his note, which the bank accepts and advances the money.

A Massachusetts watch company loans money to employees in sums up to one hundred dollars, without interest. The borrower is asked how much he can afford to pay back monthly, and the amount he specifies is taken from his wages each month. A second loan is not made until the first has been paid off unless, upon investigation, it is found that sickness or misfortune has put an exceptional burden upon an employee. The character of the applicant is investigated, however. This plan has been in operation twenty years, and the only losses on record are small ones due to the death of the borrower.

A Mutual Aid Society as a Defense

SOME years ago an interesting loan association was formed among the clerks in the Chicago division of one of the Federal Government departments. Loan sharks had made huge profits on advances to these clerks. Several of them combined their credit and borrowed money outside at six per cent. yearly. This capital was then loaned to any of their fellow-clerks who needed funds. The same interest rate was asked—six per cent. per annum. The only security required was a personal note, indorsed by a second signature. Ten per cent. of each loan was kept back, however—that is, if a clerk borrowed fifty dollars he got only forty-five in cash, while the other five was deposited at a bank to maintain what was known as a guarantee fund. This fund was drawn upon to meet expenses and cover possible losses. In case a higher rate of interest had to be paid for fresh capital the cost over the original six per cent. was met out of the fund. No salaries were paid to those who managed the enterprise, so expenses were nominal. As the borrowers all held Federal jobs, and their indorsers likewise, there was but a slight margin for loss.

At the end of the fiscal year the guarantee fund was divided *pro rata* among all who had borrowed money. As prompt repayment of loans reduced the cost of administration and made this dividend larger, the guarantee fund made collections easy. A detailed statement of all expenses, losses and extra interest paid was rendered at the end of the year. This plan was abandoned after a time, not through failure, but because of the work thrown on those who managed the enterprise. The clerk who devised it says that such administration ought to be paid for in fees or a fair salary; also, that after the plan is once launched the guarantee fund, with its annual distribution, can be replaced by a straight loan business. The ten per cent. holdback and annual distribution were adopted chiefly as an attraction in starting the enterprise. If continued, it jeopardizes the outside capital every year.



A welfare worker of wide experience among factory employees says that loan sharks sometimes combine the sale of goods on the installment plan with their ordinary methods. In this way they bind working men and women who are not forced by sickness or misfortune to borrow. It took hard work among a force of factory girls to keep them from purchasing hats on easy payments, an article made of cheap, showy materials, worth about three dollars cash, being offered on payments for fifteen dollars. Such baits are often effective in tying employees with notes and robbing them through usurious interest charges. Even clerks in banks, who presumably know something of legitimate financial methods, have had their lives made miserable by loan sharks. Once in their hands it is difficult to get free again. In many cities small loans are made on a basis of thirty-three per cent. net profit, payable in twelve weekly installments. But with extensions of the loan it is not impossible for the usurer to clear a profit of two hundred per cent. a year on a dollar.

In fairness to the loan shark, however, it must be remembered that he serves a class of borrowers who can get money nowhere else, that his risks of loss are sometimes above normal, and his collections rather costly, and that he carries on his books many a steady customer who takes no trouble to manage his own finances.

When employers undertake this work in connection with savings institutions for their people, the service can be rendered to deserving borrowers at a trifling cost, as is the case where employees combine and carry it on themselves as a side issue in a mutual benefit organization.

For instance, the clerks in a large store start a sick and death benefit club, paying a dollar initiation fee, weekly dues of twenty-five cents and a dollar assessment for each death of a member. A limited loan department is started in connection with such a club, and members obtain money at a rate of interest that, while far below that of the professional loan shark, is still stiff enough to make revenue for the fund—in other words, a legitimate penalty on lack of thrift.

Another kind of money-lender found among wage-earners is the "Shylock," who is usually a workman himself, with capital that he advances in small sums to fellow-employees who need funds between regular paydays. The Shylock is a much older personage than the loan shark proper, and altogether different in his methods. Benjamin Franklin, it will be remembered, was a money-lender of this type when he worked at the printer's case in London. Shylocks have been identified with this trade for generations, and are also found thriving in many other industries. One of the large telegraph offices in New York City, for instance, is the field of enterprise for such a money-lender, who is said to have out among the operators between a thousand and fifteen hundred dollars at all times. This statement gains weight when it is remembered that such loans are small and run only a few days.

The Shylock Workman's Returns

ON THE basis of percentages the typical Shylock's charges are even higher than the loan shark's. Fifty cents deduction on a five-dollar loan for three days amounts to eighty per cent. a month, or nearly a thousand per cent. a year. But percentages can sometimes be wrongly interpreted. There is an old story about an enterprising publisher who bought a staid periodical and in three months claimed to have increased its circulation two hundred per cent.—which was strictly true; for this staid periodical had had one subscriber when he took it over, and in the next three months the publisher secured two more.

State only that the Shylock asks ten per cent. for a three-day loan, and you make him a monster of usury. But he isn't, always. On the contrary, he is often a benefactor. His loans are all petty, so that this high interest rate really represents a moderate profit. He lends money to men who could get it from no other lender, and who often need it, not to meet next week's bills, but to buy tonight's supper. He is more a discounter than a lender. His operations are carried on where skilled mechanics come and go: in shoe factories, machine shops, printing offices, and the like. Very often extra hands are hired for a few days, and go to work penniless, after a season of idleness or fresh from one of those tramping trips over the country that are characteristic of certain skilled mechanics. At the end of the first day's work the Shylock takes an order on the employer and pays a day's wages, less his interest. Pay-day may be a week off. The mechanic may want to leave town again that night. Employers seldom make provision for this class of employees.

The Shylock sometimes has an agreement with the employer whereby the risks of his innumerable loans are diminished by payment of such wages direct to him in a lump sum each week. But in many establishments he has no such advantage, and so must let his clients collect their own wages, and then collect from them in turn. This gives an opportunity for fraud and loss, for the Shylock is invariably regarded as a man who has more money than he knows what to do with. Many are the whispered tales of his profits and wealth. To swindle him is not only regarded as permissible in most shops and factories, but even commendable in the eyes of borrowers. He often loans money on his personal judgment of an applicant before the latter has earned even a day's pay, making an advance because he likes his looks, or withholding it because he doesn't.

This much said in favor of the Shylock, one may safely cease worrying about him, for he is able to take care of himself and his capital. All over this nation to-day, settled comfortably in good homes, are elderly gentlemen who live well on incomes from their investments. Ten or twenty years ago they were the sleek, silent, envied Shylocks of some newspaper composing-room or shoe factory.

The System of a Printers' Coöperative Bank

ON A BOSTON daily newspaper the printers have had a coöperative loan association for the past twenty-five years. It was planned by an employee who first got a conception of finance by becoming a depositor in a coöperative bank. This newspaper office had, at that time, several old-fashioned Shylocks who loaned money at five to ten per cent. a week. Demand for such loans was so great that one lender continually had out between five and seven hundred dollars. Borrowers seemed to care nothing about the rate of interest paid. They wanted money, and had to have it. This loan business set that employee thinking. If it could be turned into an employees' coöperative bank it could be managed at a reduced rate of interest to the borrowers, while, at the same time, the profits would be much higher than those of an ordinary savings-bank loaning on mortgages.

Very good dividends could be paid depositors. This, in turn, would act as an agency for the encouragement of thrift among workmen who saved money. A double benefit would accrue.

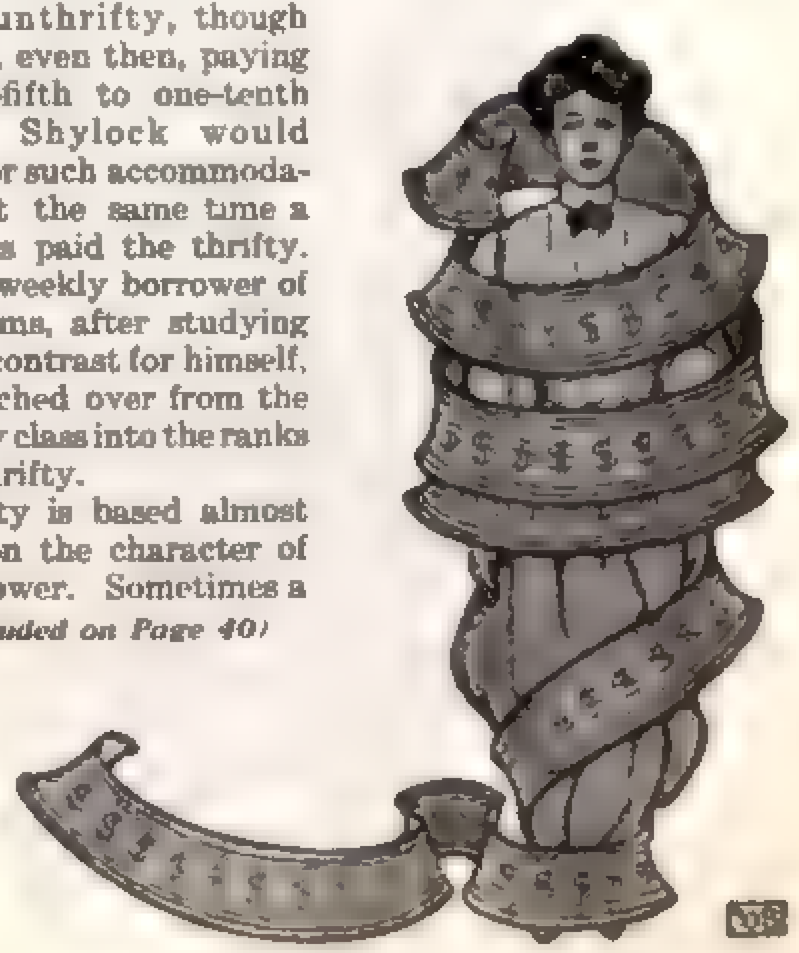
So the founder got a dozen fellow-workmen to embark with him in an association, and was chosen working manager, a place he has held since. At the end of the first year there were sixty members, and to-day there are several hundred.

To join this bank as a depositor it is only necessary to agree to pay in a certain sum between one and five dollars weekly. The depositor must pay neither less nor more, however, and is fined if he fails in a payment. Earnings of the bank are divided every six months, according to each dollar a depositor has in it. Dividends are paid on nothing above three hundred and fifty dollars, and in borrowing money from the bank no depositor is given a loan exceeding two hundred dollars more than his deposit, unless, by special arrangement, he gives real-estate security for an additional sum.

Loans are made on a shrewd scale that puts the heaviest interest on the transient borrower of small sums. From one dollar to twenty-five, the rate is one per cent. a week. Fifty dollars may be had for thirty-three cents a week, one hundred dollars for thirty-eight cents, one hundred and fifty dollars for forty-two cents, two hundred dollars for forty-five cents. Borrowers pay little attention to interest. Depositors pay a great deal of attention to dividends. So, to keep the institution going, it has been deemed necessary to pay dividends of ten or twelve per cent. A penalty is thus put on the unthrifty, though they are, even then, paying but one-fifth to one-tenth what a Shylock would charge for such accommodation. At the same time a reward is paid the thrifty. Many a weekly borrower of small sums, after studying out this contrast for himself, has switched over from the unthrifty class into the ranks of the thrifty.

Security is based almost wholly on the character of the borrower. Sometimes a

(Concluded on Page 40)

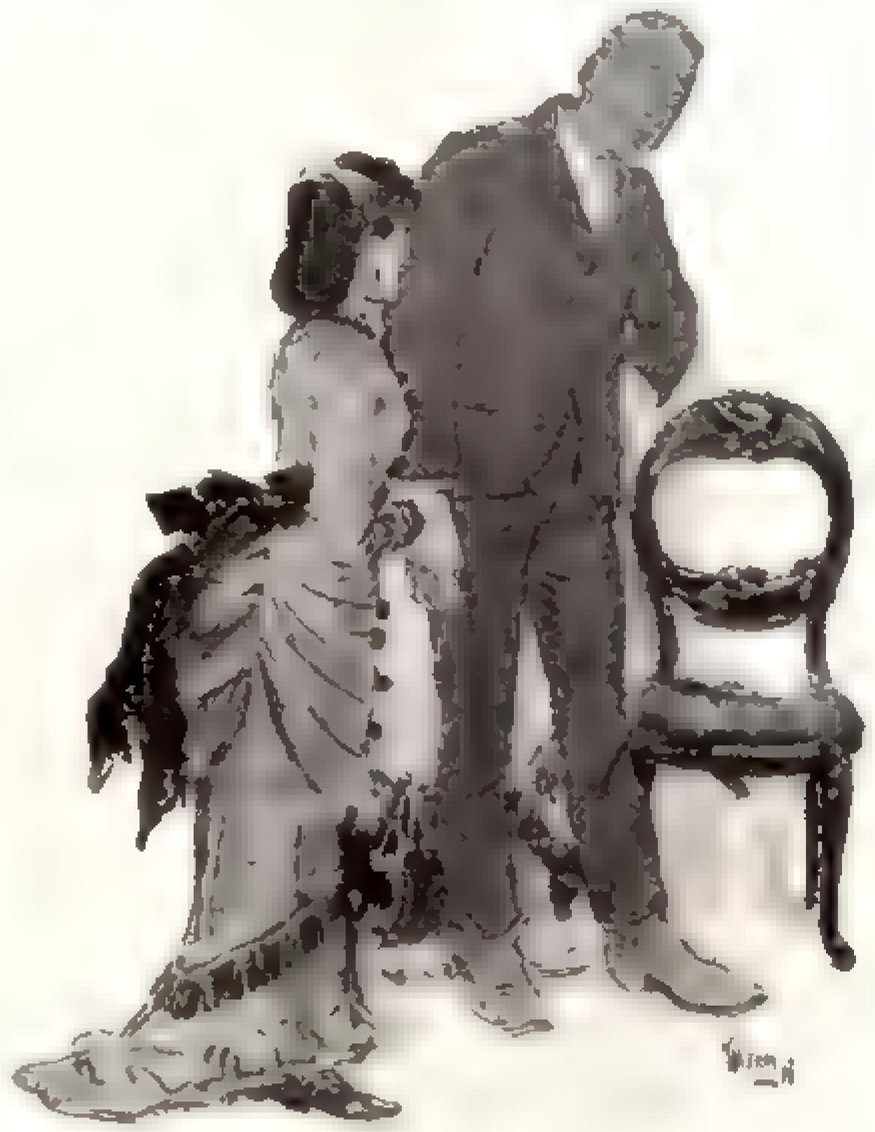


A PIG IN A POKE

An Auction Sale and an Awkward Corner

By ARTHUR E. McFARLANE

ILLUSTRATED BY GUSTAVUS C. WIDNEY



His Landlady had Brought Herself to Tell Him That His Clothes Were Against Him

FOR some years Mr. Surabaya Brice has been the American agent for Bagenheck & Söhne, a famous German wild-animal firm. When not engaged in overseeing the capture of alligators and mountain cats and Kadiak bears, he is generally to be found somewhere between Hamburg and New York in one of those menagerie ships irreverently known as "Noah's arks." It is also his business, once a year, to bring a "Noah's ark" from the Dutch East Indies, which are the chosen hunting-grounds of wild-animal men—and whence, indeed, in clipper days a roving and original-minded father brought him home his name.

For himself, he is undoubtedly the fattest, homeliest, kindliest, shrewdest-witted man that ever wore queer watch-fobs and elephantine corduroys. Though now almost fifty, he has never been called anything but Surabaya – many people think it only an affectionate nickname—and probably he never will be. And the present story goes back to the time of nicknames, to the never-to-be-forgotten spring in his tender and sanguine youth when he first went forth to make his fortune.

As a matter of fact, he already stood six feet two, and was over twenty. But, until then, his experiences of the actual had been confined to work on a little Maine shore farm, and service on the coasting schooners that passed beneath it, both alike being illumined and inspired by the reading of The Lives of Successful Men; in knowledge of the real world he was somewhere between fifteen and sixteen-and-a-half.

And the best proof of this is that one sap-starting day in March he drew his three years' savings from the bank, said good-by to his Uncle Elihu, and departed for New York to become a merchant prince. He had taken a resolution to restore American commerce by building up an international trading fleet that would make Liverpool seem like Marblehead or Gloucester. He would set aside a ten-million-dollar reserve—he had estimated that, by not sparing himself, he could do it in fifteen years, or say twenty, to allow for the possibility of hard times—and then he was going to devote the remainder of his life to founding in Portland the greatest university in the world!

Consequently, when he had been in New York for seven weeks and had spent four-fifths of his savings without having had so much as the offer of a position, he found himself dazed, benumbed. He still walked the clanging streets, but he had so lost all courage that most frequently he would begin to back his way out of those hard-polished managers' offices even before he had been refused.

And then, one morning, his landlady had brought herself to tell him that his clothes were against him. He would make a great deal better impression if he was wearing the kind generally worn in business New York. If he would spend in that way some of whatever money he still had left, she was sure he would find a position in no time.

She was so sure of it that, if he could no longer have any such confidence as she had, he had set out for a big downtown clothing store with at least ten times more heart in him than he had had an hour before. It was true he now had only a little over nineteen dollars left, and when that had been reduced by the price of merely a fairly good suit of "ready-mades," his next week in New York would have to be his last. But that next week, he told himself, was going to see him make the fight of his life.

He had just crossed Fourteenth Street when he was turned aside by the hammering singsong of an auctioneer. It came from three doors up—from "The New York Gents' Furnishings and Specialties Emporium"—and in the "Emporium's" mirror-framed windows there were clothes displayed that ought to get a man a place almost without his asking for it. A moment later Surabaya was leaning, head-high, over the crowd about the entrance.

Just at that minute, however, the auctioneer was not selling clothes. He was putting up some of the "specialties." These consisted of "genuine topaz, diamond rings," "solid rolled-gold hunting-case watches," "German grand-concert accordions" and "guaranteed old Cremona violins"—for none of which did there appear to be any sale whatever.

And then—it seemed to Surabaya, too, that the auctioneer had been looking at him as he did it—he put up a trunk. It was an extremely flimsy kind of trunk, made for the most part of basswood, zinc tacks and butchers' paper. And, if two young men did begin to bid on it, in the end there seemed to be some misunderstanding. And, in its turn, *it* was left without a purchaser.

At that the auctioneer laid both hands upon his desk and announced that he was pretty near ready to give up. "But just to feel that I can sell *somethin'*," he said; "just to get things *started*, I tell you what I'm goin' to do. I'm goin' to begin puttin' things into this trunk, and I'm goin' to keep it up till it looks worth while to *somebody*."

He walked back to the tiers of shoe boxes and picked out a smart-looking pair of patent-leathers. "If they ain't the proper size we got others here that are!"

He brought up a bandbox from under the counter, lifted a black "christy" from it, and set it in on top of the shoes. "Same again for the hat, if *it* don't fit." And, finally, crossing over to the display racks, he selected a "latest-style, three-piece, tailor-cut" suit of blue serge. "Same about size for these," he said, and carefully folded them in beside the shoes and hat. "Now, maybe, *that'll* give you somethin' to look at!"

He cast his eye at one of the young men who had been bidding on the trunk before. "I made the mistake, friend, of thinkin' that you'd offered me two-fifty a minute ago. All right. If I don't get more, two-fifty is goin' to take it now!"

But the other young man had put up a bid of three dollars already.

Surabaya took hold of himself breathlessly. But he hesitated, even after that.

"Four!" said the first young New Yorker. He had a face as sharp as a rat's. You could see that nobody could take *him* in.

"Four and a half!" bid the second.

And then: "Five!" bid Surabaya.

"Five and a half!"

"Six!"

"Six-fifty!"

"Seven!"

"Well, say!" said the auctioneer, winking a pouchy eye, "looks as if it was too easy to sell trunks now! Nothin' like givin' people somethin' to look at, is there?"

"Seven-fifty!"

"Eight!"

"Eight-twenty-five!"

"Eight-fifty!"

"Nine!"

And there that second young man had disgustedly to drop out. "Ah, dink it!" he said; "why didn't I have some coin with me? On a chanst like this I'd 'a' gone the double o' that!"

"Nine-twenty-five," bid Surabaya.

"Nine-fifty."

"Nine-seventy-five!"

"Ten!"

The rat-faced young man went up to the trunk, turned over the boots and hat and felt of the clothes. "Say, mate," he said, looking back almost admiringly, "I want these things. How high do I got to go to put you out, *anyway*?"

Surabaya knew torturingly well how high he would have to go—thirteen dollars at the most. But he told himself again that his one chance lay in playing deep and hiding that.

"Well, how'll ten-fifty hit you?"

"Ten-seventy-five."

"Eleven!"

"Eleven-twenty-five!"

"Eleven-fifty!"

Surabaya could hardly speak. Just about everything on earth seemed to depend on it! "Eleven-seventy-five!"

But his rival had also begun to hesitate and to glance at him sideways. "Twelve," he bid at last.

"Twelve-twenty-five."

"Twelve-fifty!"

And at twelve-fifty there was a pause.

The auctioneer waited another minute and then resumed his hammering singsong: "Twelve-fifty I'm offered. Twelve-fifty!—Twelve-fifty! Twelve-seventy-five did I hear?"

"Cripes!" said the rat-faced young man; "I'd like to! But I was runnin' myself too close to go twelve-fifty."

Surabaya's heart leaped up in him, and he set his fingers into his palms with a mighty exultation. "Twelve-seventy-five, I make it."

"Good! And I guess you *get* it! Anybody bid higher? Anybody go thirteen? Going, going—all right, friend! Yours it is."

The auctioneer took his money, riffled it over, rang it into his till, and then commenced to take those clothes out of the trunk and put them back in their places again.

Surabaya felt his throat begin to go dry. "What—what are you doin' that for?"

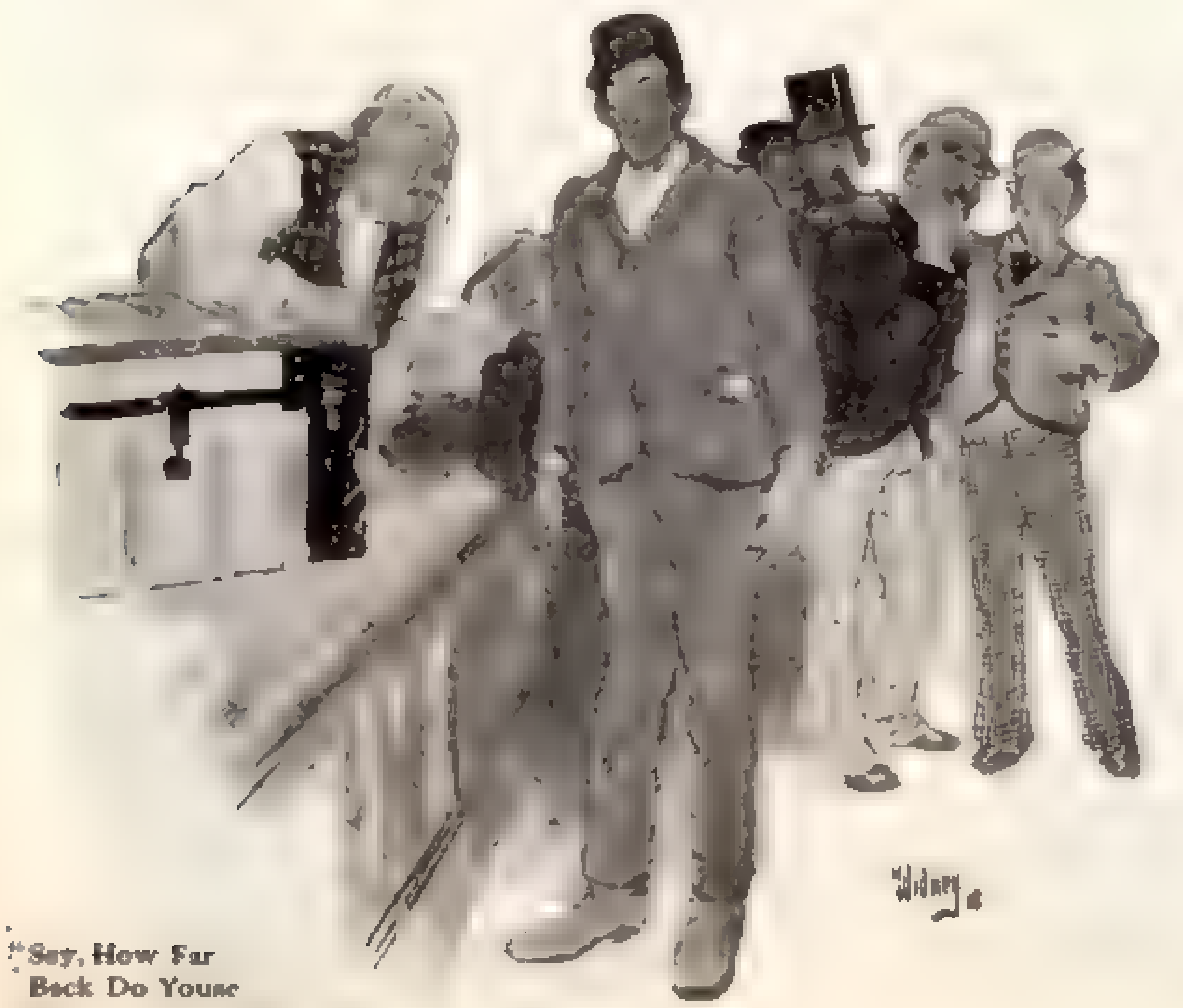
"What am I doin' *that* for, young feller? Well, what else would I be doin'? It was the trunk I sold youse, wasn't it?"

"The trunk—but the—the other things?"

"Them *other* things? Youse don't mean to pretend you thought I was throwin' them in, too?"

By now Surabaya's throat was as dry as if it had been filled with ashes.

"Say, how far back do youse come from, anyhow? Them other things were somethin' to *look* at, like I told youse! Somethin' to let you see how this trunk'll show



"Say, How Far Back Do Youse Come From, Anyhow?"

up when it's full. I mentioned it twice over, just so as no one *could* pretend to be mistaken about it at the pay-up. Somethin' to look at. O-oh, no! O-oh, no, young feller, youse can't come nothin' like that on me! The next thing I'm goin' to put up, friends, is one of these fancy, Paris-made, bronze and marble clocks ——"

How old, how absolutely antique a swindle it was needs no telling. Yet the sick-souled Surabaya still had no doubt whatever that the auctioneer was alone in it. He still had no first doubt of that until he turned and saw those two smooth young East Siders hanging upon each other's necks and giving a burlesque of shedding tears of hilarity.

"Say!" they said. "Say! It was too easy! It was a shame to collect it! Another one like that and it'll be gettin' on our conscience!" And the crowd did nothing at all.

There was one last resort. He went out to Fourteenth Street and brought in a policeman.

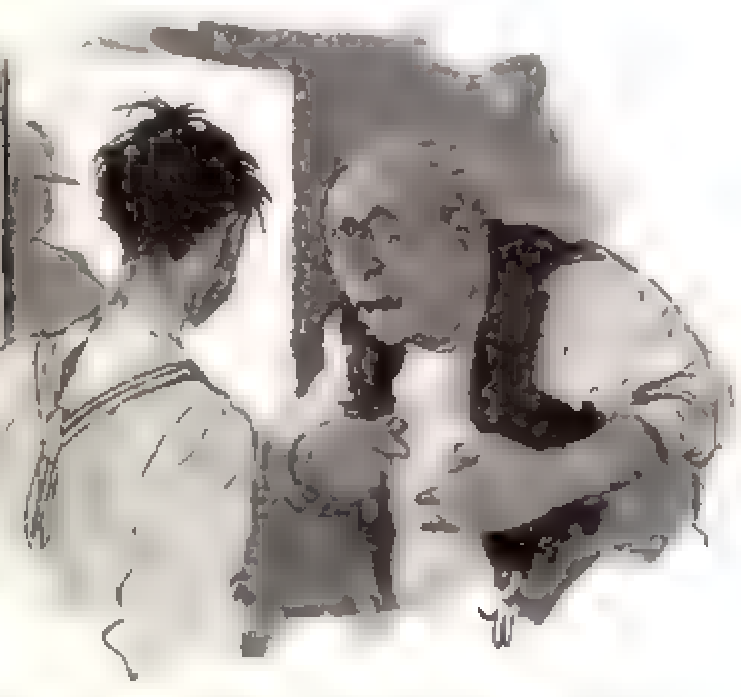
But that patrolman seemed also to be an old friend of the auctioneer's.

"Did he *tell* you he was sellin' the clothes?" he asked menacingly. "Oh, he didn't?

"Did he mention anything *but* the trunk as bein' on sale? No? He didn't? He didn't do *that* neither?

"Then what you wantin' your money back for, anyway? Ain't a trunk like that worth the amount twice over alone? A little more from you, young Rube, and it'll be up to me to run you in for disorderly conduct."

Two hours later Surabaya was down on the South Street water front. New York had finished *him*. But, at least, he knew something that would let him escape from it. And before the end of the day, with a feeling in his heart that he never expected to get out of it again, he had shipped for the Java seas in a "Cape Horner."



"*I* Been Eatin' Five Meals a Day Since Tuesday, Ain't I?"

II

HE DID get that feeling out of him. Or rather, in the wholesome stress and thrust of things, it was crowded out by a great many other much more immediate and vital matters.

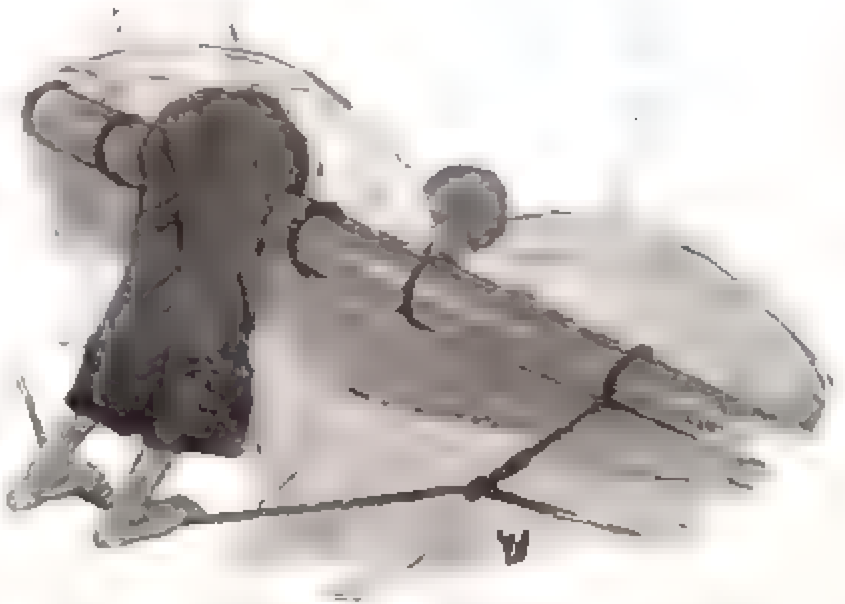
To begin with, six months before the mast in a "Cape Horner" is equal to any five years of ordinary experience. The third port he touched at, too—and the port where he decided not to sign again—was that Javanese haven which had assisted in his christening. And there he met Fate in the person of a one-armed German named Benzel, who was on his way to Borneo after orang-outangs. Surabaya went along with him.

It was his initiation into the wild-animal business. On the next expedition he was first lieutenant. The year after that Herr Benzel made him warehouse "*Hauptmann*," then cages' boss, and then sent him with a shipload of beasts to Hamburg.

By this time he had become a great deal older than he was when he went away; and, as befitted a wild-animal man, he had become vastly more familiar with the snares and pitfalls of this world. In the long jungle halts and the weeks on shipboard he had had time to read much and to meditate more. By the end of another three years he had likewise added a solid eighty-five pounds to his avoirdupois, a thing which, albeit it has escaped some of the psychologists, also makes greatly for the balance-weighting and the judicially-ballasted in human character.

Above all, he had been imbibing a soulful of that Teutonic placidity and sweet thinking with which a man may as unworryingly traverse the hard wilderness places of this life as the camel traverses the Sahara upon its inner content of sweet oasis water. In short, if he had been still a boy at twenty when he left New York, when he returned to it six years later, a big, bearded, quietly-chuckling man, quite as truly was he older in many ways than most men are at forty.

He had not forgotten that "auctioneer" and his two humorous coöperators. They had taken the kind of advantage of him which we wake up thinking about at night. In his mental album their photographs had none of that "blurriness" of the ordinary memory portrait. Nor were they merely quite unfaded; it was as if they had been given a fine everlasting quality by being outlined and worked in with caustic pencil. And an hour after he had made New York again, with grim directness he again sought East Fourteenth Street.



Equal to Any Five Years of Ordinary Experience

He found that the site of the "New York Gents' Furnishings and Specialties Emporium" was now occupied by a ten-story loft building. The business neighbors of the "auctioneer" knew him no longer. Another patrolman walked the beat. . . . And with regretful philosophy Surabaya made up his mind that he must put that memory behind him forever. He gave himself to the duty of obtaining for Bagenheck & Söhne the choicest possible specimens of the animal kingdom of America—as also to getting together the beginnings of his own now justly famous "snake house," in South Brooklyn.

And here, in fact, this story must seem for a time to take a wholly new direction.

For, one mellow afternoon that spring, he received an offer from the New York Zoölogical Park for his cageful of two-year-old blacktailed rattlesnakes. It was an offer that he could very well afford to accept. And next morning he emptied the whole knotted clump of them into his old sea-lion skin valise and started for Manhattan.

They were a knotted clump because he had "chilled them down." Temporarily they were as quiet as if chloroformed; and, as he slipped his valise behind his feet on the New York "L," he believed that he could count on their remaining so until he had successfully gained the Bronx. He could not keep from looking down at that bag once or twice much as if it had been filled at the Sub-Treasury. Then he got out the last number of Nature, and began to read.

But the youth beside him had also begun to read. He had opened up the eight A. M. edition of a certain evening journal of tremendous circulation, and he spread it out until its edges scraped Surabaya under his craggy nose. The latter shifted down the seat a little. But that paper seemed to follow him. The youth was not large, yet he managed in the end to take up room enough for three.

And Surabaya was abundantly glad when he removed himself with the crowd at Grand Street. At least, he was abundantly glad until he looked down again and saw that his valiseful of young blacktails had got off, too. As a second New York experience, he had been rubbing shoulders with a professional thief.

Now there were various things which he might have done. He might, for example, have reported at the detective bureau. But even after the lapse of years he could not again summon up full confidence in the New York police. In any case, his desire was to get back that bag at the earliest possible moment; and he had every ground for believing that once its present possessor had opened it he would be prepared to restore it with all the willingness in the world. It was for him, Surabaya Brice, to give him the opportunity. Betaking himself downtown again he went to the office of the evening paper the youth had been so ostentatiously perusing, and he inserted a lost-and-found advertisement, requesting that any one possessing information as to the present whereabouts of a sea-lion skin valise, marked "S. B.," should address the same to call-box, 404 Manhattan, and no questions would be asked.

As made evident by the outcome it was the very best thing he could have done. When he made his second visit to that call-box the following afternoon there was a shaky, thumb-smudged scribble awaiting him. "He could find out what he wanted to know by going to No. —— Allen Street." And it was cross-marked "RUSH."

With all the speed his weight permitted he went back to South Brooklyn and got into his "snake armor"—a pair of elk-hide wading boots that drew up inside his trousers legs; long, heavy gloves of the same material; a leather receptacle like a golfing bag (save that this had a patent, drop-valve top); and a pair of "snake sticks" that protruded from that "golfing bag" like the clubs thereof. Thus equipped, he returned to New York, and Allen Street.

The newspaper-reading youth seemed to appear from a hole in the ground; and as soon as he had made sure that Surabaya had come alone, he came huntedly across to him. He steered him around the corner, up the next block, and pulled him into the doorway of an old-style, tumble-down and half-deserted tenement. The qualified bag was up top, in front. *He*'d managed to get out all right himself, except for havin' heart failure on the stairs comin' down. But, off the room the qualified snakes was holdin', there was two frien's of his shut in a bedroom. They'd been there now for goin' on to a day and a half, with on'y what was in a water-jug to drink—and nothin' to *eat* at all!

Then he started on ahead and showed Surabaya the door. But first he stopped a few yards to the right of it and rapped on the wall. "It—it's all right," he said; "it's *him!*"

He was answered by a kind of twofold shouting snarl. "And it's pretty near time! Oh, you been fierce and quick about it, ain't you?"

Surabaya opened his mouth in a silent grimace of laughter, fitted the key into the lock, and next moment was inside.

There was no possible doubt as to the presence of the snakes. Those he couldn't see he could hear. His entrance had much the effect of shaking a tree filled with cicadas. His valise lay upside-down beside the door; and there were at least a dozen half-grown blacktails within a yard of it. He whistled at them becalmingly, and, stepping around the nearest, directed his eyes with a natural interest toward the dirty, glass-paneled door of that hall bedroom.

The curtains had been torn away; and the two individuals behind it stood in the plainest sight. Surabaya looked—looked a second time—and then looked again! The first prisoner was that former Fourteenth Street auctioneer. The other, not *quite* so easy to recognize, was his former assistant, the rat-faced decoy.

III

"WELL, WELL, WELL!" said the big, wild-animal man. "*Well, well, well, well, well!*"

"Well, what are you *well-willin'* about?" shrieked the older man.

And, "There's your *bag*, and there's your *snakes!*" shrilled his "assistant." "How long youse goin' to be gettin' busy? . . . Say, ain't you got your *eyes* with youse?"

"Oh, I guess maybe I have, friends. But I'm not anyways so blame' sure that you've got yours!" And then, with detail and memory-refreshing circumstance, he told them who he was.

But for the snakes, the silence which followed was not broken until one might have believed that it was never going to be broken again. Then it was broken by the pair in the bedroom only to the extent of a single word apiece.

"And so," said Surabaya, "you see the way it is. This is one of those moments that don't come more than once or twice in a lifetime. I'll wager that, in most lifetimes, they never come except in dreams!"

"Say," said the "auctioneer," "you got a fine long memory; you got a phenom of a memory, ain't you?"

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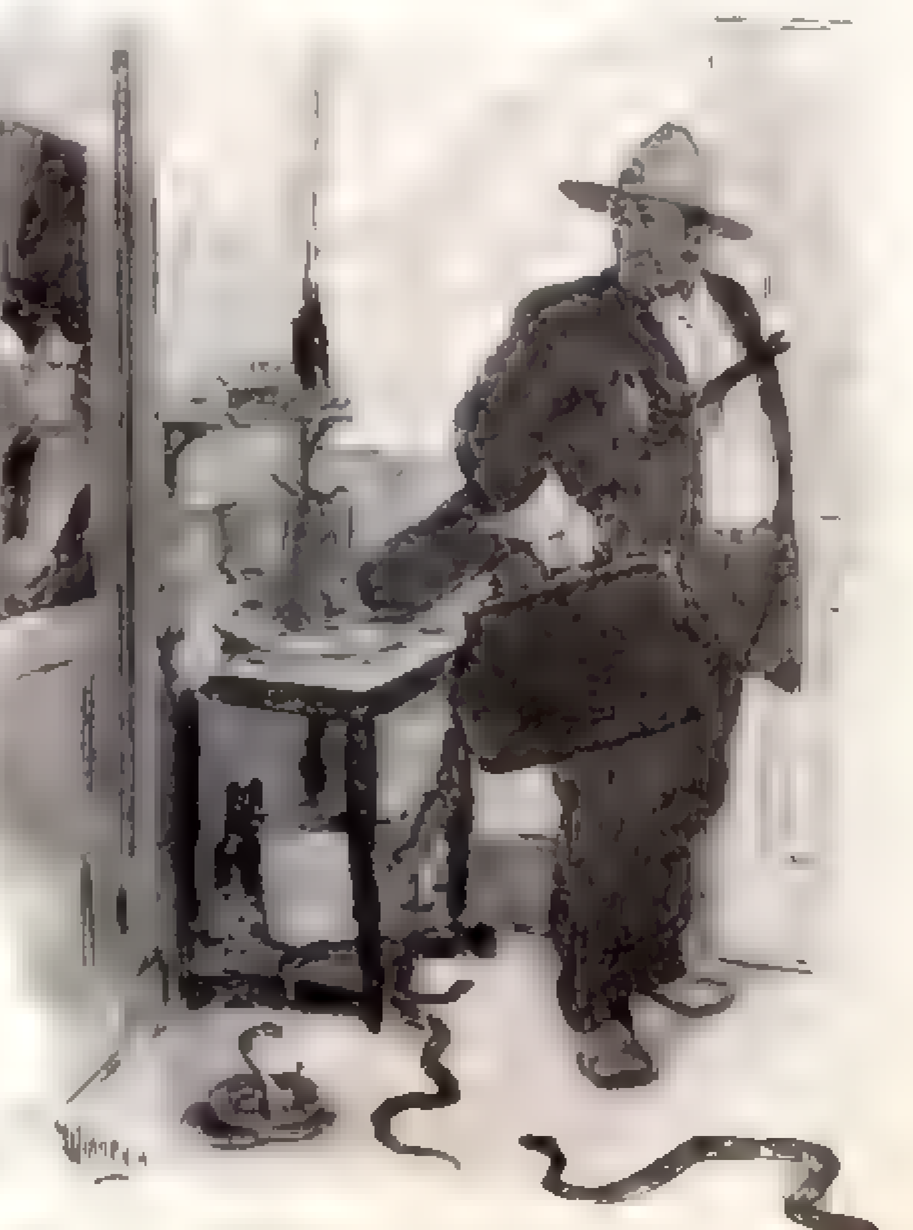


"But Your *Snakes?*" Gagged that "Auctioneer"

Trying to Live in New York

Making Ends Meet with Metropolitan Trimmings

By WILL PAYNE

ILLUSTRATED BY F. VAUX WILSON

TWENTY thousand or more salaried people are professionally engaged in teaching in New York City—nearly sixteen thousand in the public schools alone. They are very well paid as compared with people in like employment elsewhere; but the factor of higher living expenses comes in.

That factor is somewhat exaggerated in common report. The salaried person coming to New York is really not restricted to a choice between a two-hundred-dollar-a-month flat near the Park and a ten-dollar-a-month tuberculosis plant in an "old law" tenement, although it often looks that way to him upon his first survey of the field. But inquiry among persons of sobriety and judgment who have lived in other big towns and in New York does show that you have to pay something for metropolitan privileges.

Women teachers in the elementary schools get six hundred dollars a year the first year and a raise of forty dollars per annum up to $1240 in the seventeenth year—by which time they are more interested in old-age pensions than in wages. Concerning the cost of living in New York and pay relatively thereto, Superintendent Maxwell of the public schools remarks:

"A teacher's salary should constitute a living wage. In the case of a teacher a living wage ought to be understood to mean a salary sufficient to enable the teacher to live in respectable society and to take advantage of reasonable means of culture and recreation. After the most careful consideration I have been able to give the subject I feel convinced that the salaries now paid to the majority of our teachers violate this principle." He recommends a minimum salary of $720 as a living wage in the sense he gives. Which, perhaps, will seem strange to many a country schoolma'am who is passing rich on thirty dollars a month.

The Pay of City School-Teachers

THE average pay of the whole teaching force in the public schools, from a five-thousand-dollar male high-school principal to a six-hundred-dollar female teacher in the primary grades, is $1126—which, certainly, is a living income anywhere. Moreover, information furnished by Comptroller Metz from the records of the Bureau of Municipal Investigation and Statistics in the Department of Finance, suggests that the average pay of the whole teaching force has increased about thirty per cent. in ten years. But in 1898, at consolidation, three city school systems, nearly a score of village school systems and a hundred rural school districts were brought together. Each unit had a different method of paying teachers, and in village and rural schools the pay, of course, ranged below that in the city. Other factors have affected the average pay without benefiting certain individuals. For example, under the Davis law, passed in 1900, a man principal in an elementary school gets thirty-five hundred a year; a woman principal, twenty-five hundred. Men teachers in charge of schools of the fourth order get twenty-four hundred; women teachers in the same position, sixteen hundred. Throughout, in short, the difference between men and women in the same position runs from two hundred to a thousand dollars a year.

Out of a total of 15,613 teachers, 13,684 are women, and of the women 11,658 are in the elementary schools (not including principals). They comprise ninety per cent. of such teachers. The average pay of elementary teachers last year was $1061, which is 6¼ per cent. above the average of 1900 when the Davis law went into effect. The average figure of $1061 is what a woman teacher in grades below the seventh receives after twelve years of service. The increase that she gets by reason of longer service cannot be considered an effect of prosperity. She is getting more pay for delivering a better article of labor.

"You Can't Tell What Sort of a Person May Come Along at Any Time"

Some Rather Poorly-Paid Trades Have Received No Advance. Cabmen Have Received Only Six Per Cent.

No doubt the women teachers would, last fall, have received an advance to $720 a year to start with; but the October panic came along and blocked the plan. The incident is worth mentioning, because salaried people are inclined to say that prosperity does not benefit them. Depression, certainly, does not help their prospects of getting higher wages.

This average pay of $1061, by the way, compares with an average of $826 for elementary teachers in Chicago last year. But the Chicago teachers will not admit that that proves anything. In fact, they have recently secured an advance. In both cities the organization and efforts of the women teachers to secure higher pay have been likened to those of a labor union by people who consider that description a heavy reproach.

Columbia University disburses over a million a year in salaries. The pay for a given position has not advanced at all in ten years. The average salary of a professor is $3747, which compares with an average of $4408 at Harvard, $3500 at Yale and $3000 at Chicago and Cornell. The State universities generally pay less, the average at Wisconsin being $2760; at Michigan, $2750; at Illinois, $2394; but the University of California pays $4000, the same as Leland Stanford, Junior, with which it engages in a somewhat spirited rivalry.

Where the Professor's Money Goes

THE Carnegie Foundation for the Advancement of Teaching has collected many facts concerning pedagogic income and outgo. It appears that a habitation which the Columbia Faculty deems fitting for a married professor, with, say, two children, rents for $1800 to $2400 a year. The average is put down at $2100, which, you will see, amounts to about sixty per cent. of the average professor's salary—a quite startling contribution to the landlord. The average rent of a University of Chicago professor is given as $840, or about two-fifths that of a Columbia professor; of a Yale professor at $600, of a Harvard professor at $500 and so on, down to $480 at the University of Michigan, $420 at the University of Illinois and $400 at the University of Wisconsin. In fine, they touch up the Gotham professor very briskly for his privilege of looking on at the Fifth Avenue parade. His cook costs him thirty dollars a month, it appears, and a housemaid twenty-five. These items, like the rent, have increased about twenty-five per cent. in ten years. The full professor, of course, is the top-notcher among teachers. The average salary of an assistant professor at Columbia is $2200; of an instructor, $1800; of a tutor, $1300; and among the teaching force there are high privates in the rear rank who get $500 a year.

"It is very well for a young bachelor," said an earnest student of this subject. "He can get, soon after his post-graduate course, a thousand or twelve or fifteen hundred a year—probably about the time when a graduate of the law school is getting twelve dollars a week in some lawyer's office and a graduate of the medical school is hanging around hospitals for nothing. On his twelve hundred the bachelor can live quite comfortably. The trouble comes when he gets older and marries and has children. It isn't only the high rent and the groceries and the coal. All the little outdoor amusements that his children would get free in a smaller place he has to pay for here. When the children are small his wife will be afraid to let them go on the street or in the Park unattended even if he isn't—for, really, you can't tell what sort of person may come along the street or in the Park at any time. That means a maid to look after the children all the time—one more servant than he would need in a smaller place."

As to how the professor ever manages it on $3747, the answer is that he doesn't. Like the traction combine he has an everlasting deficit to finance. The simplest expedient is to inherit a fortune or marry a rich, beautiful and devoted woman. In individual cases, I hear, both plans have been adopted with signal success. Aside from that, the dean of the school of applied sciences at Columbia opines that the professors in that school get as much, on the average, for work done outside the university as their salaries amount to. The academic professors have not so good a field for outside employment. But a considerable number of them write, or do editorial work for magazine and book publishers, which much augments their incomes from the school. Prosperity, of course, enlarges the opportunity for all such outside work.

Inquiry by the Carnegie Foundation leads to a supposition that a capable lawyer or engineer in New York, who has been out of his professional school eight or ten years, will be earning on an average four to five thousand dollars a year; a physician, equally capable and experienced, somewhat more. This is with regard only to well-equipped men of some ability and character and eight or ten years' experience—men, that is, fairly comparable to the average college professor. Such professional incomes have, no doubt, substantially increased with prosperous times; but it is impossible to make even the roughest approximation of the ratio.

Managing on Six Thousand a Year

WITH regard to expenses, one can perhaps speak a little more definitely. A professional man who comes fairly within the category described above, but who has been considerably more fortunate than the average, spoke upon this topic of income and outgo. "A good deal of nonsense is talked," he said, "about the difficulty of making a living income in New York. One would think it costs so much that a man had to be a millionaire in order to exist here at all. I know from experience that a well-equipped man, with fair luck, can get on all right in this city. Say, for example, he has six thousand a year. Well, he can take a very nice little apartment a couple of blocks west of the Park, keep one servant and manage quite comfortably, if he and his wife are sensible. His income advances to eight thousand. He can then take a really tip-top apartment and keep two servants. He works up to ten thousand. With that he can have a very nice little house, say up on Morningside; or, if he prefers, he can stay in the flat and keep an automobile. Now, if he gets up to fifteen thousand a year, he can buy a forty-thousand-dollar house. Anybody will sell one to a man with fifteen thousand a year. He may have to pay a few thousand down; but he can easily arrange that. He can have a first-rate establishment—as good, really, as a professional man needs."

"But suppose," I said, "he wants to save something."

"If he lives in New York, he won't," said he.

But when an income reaches four thousand a year we may, with a clear conscience, leave it to shift for itself even at the very height of prosperity. If porterhouse does advance to twenty-six cents a pound, a very sound article of corned beef may always be had for less. Descending the scale, then, by easy gradations, we pass from professors to plumbers.

There are positively very many skilled and well-organized workmen in New York who receive wages that the professional class in a small place would consider quite comfortable, and whose earnings in the ten-year cycle beginning with 1897 advanced even more than the cost of living. Side by side with them is a great number of workmen who have never at any time received more than a bare living wage, and whose incomes, in the ten years, advanced proportionately less than the incomes of the more skillful and fortunate. Also, there is a large number who, because of insufficient bread, eat themselves; who die lingeringly in constant misery and steady deterioration. Them we will merely refer to in saying that in New York, as in every other great city, there is no such thing as prosperous times, either positively or relatively, for a not inconsiderable part of the population. There are authentic cases of families that subsisted for a year on total incomes of $250 or $300. There are also authentic cases of sword-swallowing, of eating broken glass, tacks and shingle nails. Neither class of feats demands our attention.

Although New York is a greater manufacturing town than many people suppose—leading, in fact, with an annual manufactured product exceeding a billion and a half dollars in value, or about a third more than Chicago — building is probably her greatest industry. It has amounted of late to upward of two hundred million dollars a year, and employs a hundred thousand organized workmen. The building trades, in the main, are well unionized and have established wage schedules that rank with the highest in the country. Leading organizations in those trades show, for the third quarter of 1907, earnings at the rate of twelve hundred a year and over, and an advance, as compared with 1897, of quite fifty per cent.

Based upon results for that quarter, indeed, there were dredgemen who earned at the rate of $2100 a year; plasterers at the rate of $1800; marble-cutters, bricklayers and lathers at the rate of $1500; carpenters, cement masons, parquette floor layers, plumbers, steamfitters and roofers at the rate of $1300. I find over thirty thousand workmen in the building trades earning at the rate of $1200 and upward; some sixteen thousand earning at the rate of $1000 to $1200; as many more at the rate of $800 to $1000. But even in this highly-paid division there was another sixteen thousand earning at the rate of less than $800 a year—or less than a fair living wage for a married man with an average family.

There are 713 labor unions in the city, having 286,470 members. The State Bureau of Labor Statistics covers wages and earnings of the organized workmen quite fully. Its principal summaries apply to the entire State; but as about two-thirds of the union workmen of the State are in the city, these figures may reasonably be held to reflect conditions in the city pretty accurately. In the third quarter of 1907, then—which may be taken as flood-tide of prosperity—earnings of union workmen as a whole were at the rate of $900 a year. Cutting out an advance enjoyed by a union of actors, average earnings in the third quarter of 1907 were larger by 37 per cent. than in 1897. This, no doubt, amply covers the advance in cost of living, and so is a very satisfactory showing. We are dealing now, however, not with the daily rate of wages, but with earnings during a quarter, and the increased earnings were due rather more to fuller employment than to higher rates of wages. The average wage per day of work, in fact, increased only 22 per cent.; but the average number of days of work increased about 30 per cent. In other words, from 1897 to 1907 the time lost through idleness dropped from 26 per cent. to about 10 per cent.

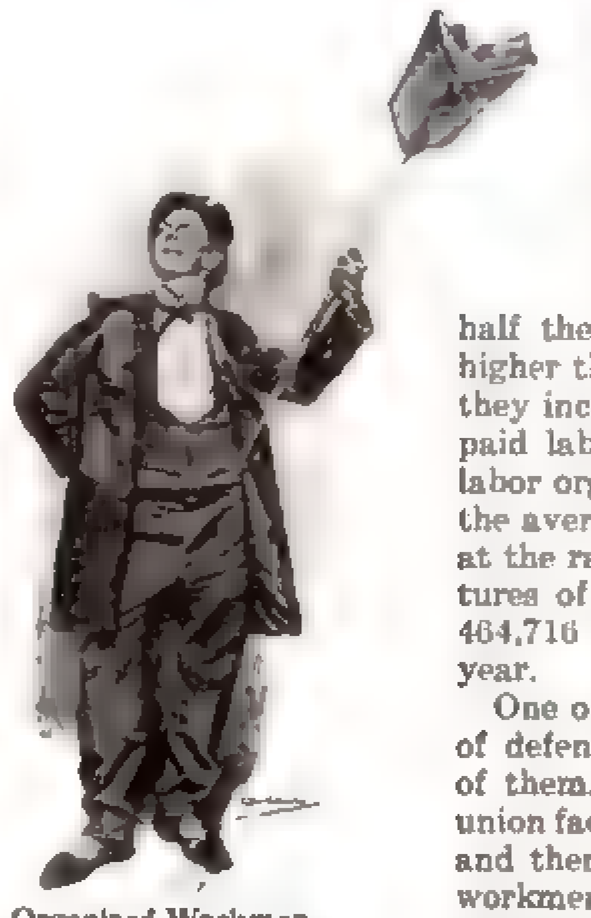
Many a Country Schoolma'am is Passing Rich on Thirty Dollars a Month

Steady employment counted for more than increased wages in the matter of keeping abreast of—or even ahead of—the increased cost of living. This applies to the ten years from 1897 to September 30, 1907. Since then, as everybody knows, there has been a change. Reports to the Bureau of Labor Statistics from ninety-two leading unions in New York City show that on December 31, 1907, 34.2 per cent. of the members were idle. At the end of September, for the State, only 10.5 per cent. were idle, against 5.7 per cent. the year before, and this increased idleness was largely due to the depression which had already overtaken the building trades in the city as a result of tight money.

Steady Employment the Main Consideration

WHILE the figures for December 31 last cover only a part of the unions, and may be modified by fuller reports, they show a percentage of idle workmen considerably higher than at the end of March, 1898, and fairly justify an opinion that, as regards the particular time at which they were taken, a large part of all the gains that accrued to union labor because of good times had been wiped out. There was, of course, no decrease in the cost of living that in any degree offset the loss of income that arose from trebling the number of idle workmen between September 30 and December 31.

I mention this partly by way of reassuring those who from time to time grow apprehensive lest high wage rates ruin the country. A very powerful corrective of that evil is always among the possibilities. In any consideration of the workman's state the rate of wages tells only half the story. Whether or not he is fully employed is even more important. In passing, as bearing on the question of wages and cost of living, it may be said that the value of the laborer's product tends to increase faster than wages. For all the manufactures of New York City, as reported by the Census Bureau, wages, from 1900 to 1905, increased 26 per cent. and value of the product increased 30 per cent. Wages per man increased 5.7 per cent., and value of product, per man, 8.8 per cent.—that is, a dollar paid in wages produced $5.95 in 1900 and $6.15 in 1905.



Organized Workmen Have Received the Best Advance in Pay

In the building trades of the city, as noted above, wages for skilled workmen rule high—$5 to $6 a day for marble cutters and setters, $5 and $5.50 for stone cutters and carvers, $5.60 for bricklayers, $4.80 for carpenters, $4.96 for pavers, $4.75 to $5 for plumbers and gasfitters, $5.50 to $6.50 for plasterers, $4.50 to $5 for roofers. These particular wage rates are 40 per cent. or so above the schedule for 1897. But at the end of December 45 per cent. of the workmen in the building trades of the city were idle—which, obviously, at once begins to demoralize incomes.

In New York this winter one might have expected to catch upon the surface some sign, or many signs, of the large reverse movement which was precipitated by the financial panic of last October; for it was, especially, a New York affair. Superficially no such sign appeared. Fifth Avenue and Broadway streamed as usual with people who did not seem bent upon retrenchment. The theatres at two dollars a seat downstairs and the two grand opera houses at five were liberally patronized. Anywhere from six P. M. onward the customary crowds appeared in dining-halls of price. The pressure may not have been quite so high. One could find a seat at the play or a table at the restaurant without careful prearrangement; yet, in the main, the scene seemed set as lavishly as ever. But, now and then, on Fifth Avenue one saw some men in caps—workmen, that is, evidently taking poor advantage of an enforced vacation to come over and see what that part of the town really was like.

Wages of Organized Workmen

IT IS not only in the building trades that examples of high workmen's incomes, based on the third quarter of 1907, may be picked out. For instance, lithographers, $1400 a year; blacksmiths, $1500; stationary engineers, $1450; marine engineers, $1800; master pilots, $2300 to $2500; butchers (dressers), $2500. Beside them may be found ferrymen at $600, cabmen at $650 to $800, coal drivers at $650 to $725, express drivers at $520 to $700, cloak and suit makers at $600, coat-makers at $720, cigarette-makers at $600, two thousand cigar-makers at $365—employments which engage a large number of hands.

An average figure for the mass, that is, is subject to very wide variations in individual cases, and there is poorly-paid union labor as well as well-paid. For the State, based on the good third quarter of 1907, 14 per cent. of the men and 70 per cent. of women, in unions, received under $600 a year; 54 per cent. of the men and 91 per cent. of the women under $900. Several of the best-paid trades have received the largest advance in per diem wages since 1897. Some rather poorly-paid trades have received no advance—this applies to some divisions in the clothing trades, to seamen, letter-carriers, post-office clerks. Cabmen have received only six per cent. advance. About a thousand retail store clerks are included in the Bureau's statistics. Their average *per diem* wage last year was $2.26, which compares with $2.19 in 1897. From 1900 to 1907 the printing trades had practically no advance. But last year the men got a raise of eight cents a day, so the gain for the whole period, in quarterly earnings, was eight per cent.

It might be mentioned that idleness distributes itself with as little regard to the actual necessities of the case as wage increases do. At the end of December, 83 per cent. of the cigar and cigarette makers of the city were idle—almost all for "lack of work." Sixty-two per cent. of the garment-makers were idle. Of the comparatively well-paid stationary-engine men only 4 per cent. were idle; in the printing and binding trades only 11 per cent., and nearly half of them from causes other than lack of work. Of brewery employees only 6 per cent. were idle—against, for instance, 40 per cent. of leather workers. Of those in public employment none was idle.

We have been considering, so far, only organized workmen. I suppose it will go without challenge that the union workmen are less than half the whole and that their wages rule considerably higher than those of the unorganized laborers. Certainly they include a very great proportion of the most highly-paid labor. In 1905, for example, 251,277 members of labor organizations were reported in New York City, and the average earnings of union workmen in the State were at the rate of $815 a year. Reporting on the manufactures of the city in that year, the Census Bureau gave 464,716 wage-earners whose wages averaged $534 for the year.

One of the meanest things in the world is to take a lot of defenseless official statistics and badger the life out of them. You might, for example, take the earnings of union factory workmen as reported by the Labor Bureau and then see what average was left for the unorganized workmen on the basis of the Census Bureau report. The figures, of course, were not meant to be used in that hard-and-fast way; but they do show, as a general conclusion, that the union laborers are less than half and that they get better wages than unorganized laborers do. There is no reasonable doubt, in addition, that the organized workmen have received the best advance in pay during the last ten years. The thousands of street railway employees in Manhattan are unorganized, and have been since they lost a big strike some twenty years ago. Conductors, for ten hours' work, get $2 to $2.35 a day; motormen, for ten hours, get $2.10 to $2.65. This compares with $1.75 to $2.25 for conductors and $2.25 to $2.40 for motormen five years ago — or, say, eight per cent. advance. In ten years the advance has probably been 15 per cent. One might contrast this with $3 a day for organized hod carriers, with an advance of 26 per cent. in ten years; or $2.66 a day for locomotive firemen, with an advance of 26 per cent.; or $3 a day for stationary-engine firemen, with an advance of 31 per cent.

Keeping a Family on $836 a Year

SO NEITHER a gain of 22 per cent. in daily wage, nor of 37 per cent. in annual earnings (based on the third quarter of 1907), applies to the mass of unorganized workers. And an annual income of $900 (at the third quarter of 1907) is surely far above the mark for them. Mrs. Louise B. More, of Greenwich House Settlement, has collected in great detail and published (in Wage-Earners' Budgets) the facts concerning the incomes and expenditures of two hundred representative families in a typical West Side working-man's neighborhood. Sixty-two per cent. of the families had incomes under $900; but income included a number of things besides the wages of the head of the family: rent received from a lodger, earnings turned in by well-grown children of the family, and so on.

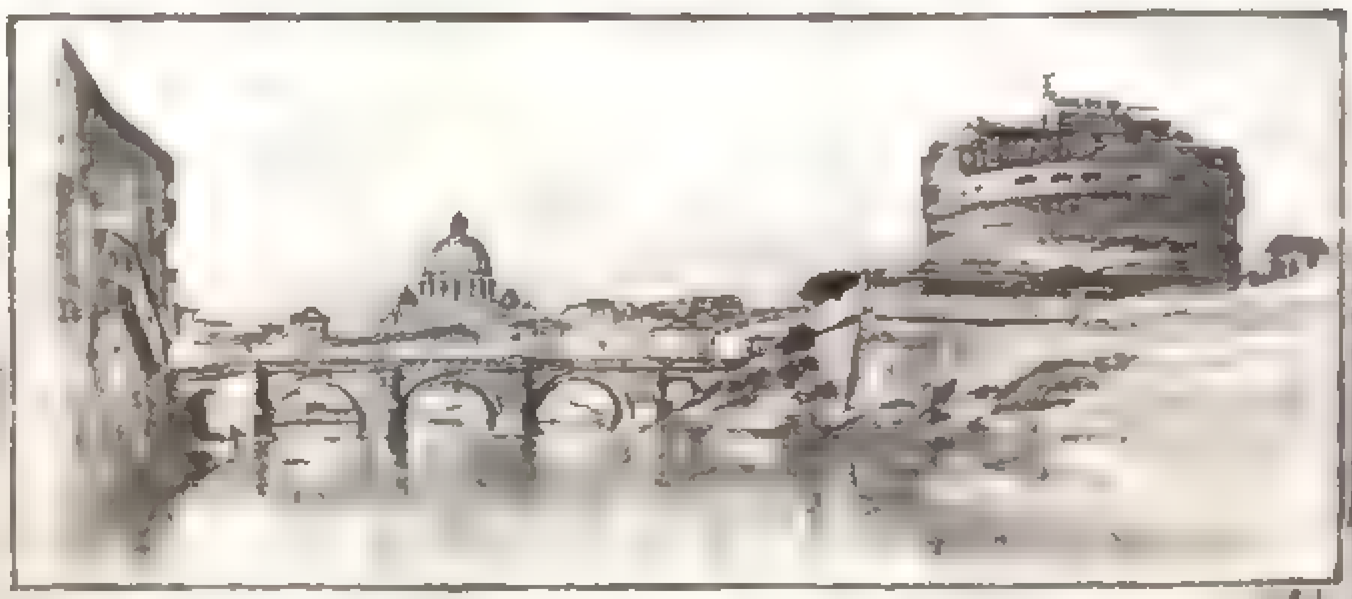
The average annual expenditure of these families was $836, of which 43 per cent. was for food, 19 per cent. for rent, 11 per cent. for clothing, 5 per cent. for fuel and light, 4 per cent. for life insurance, and the remainder for such small items as sickness, newspapers, recreation (2 per cent.) and the like. The 78 per cent. for food, rent, clothing, fuel and light is, of course, a fixed charge with any self-supporting family. Mrs. More believes the average of $836 to be "a representative allowance for a typical independent and industrious working-man's family in a city neighborhood."

The allowance for food is $363 a year. The Federal Bureau of Labor, based on investigation of 1415 typical working-men's families in the North Atlantic States, gives the allowance for food as $371—which, for practical purposes, is the same as shown by the 200 New York families—and the advance in the retail cost of that food from 1897 to 1906 as 19 per cent. In retail prices generally there was a further advance last year. Leading commodities other than food advanced, on the whole, considerably

(Concluded on Page 32)

By Which Time They are More Interested in Old-Age Pensions Than in Wages

THE MAN FROM ROME



By Marie Van Vorst

ILLUSTRATED BY A. B. WENZELL

DECORATIVE HEADING BY VERNON HOWE BAILEY

IV

IT WAS still daylight when Francesco and Cissy came out of the *Musée*. The open cab which took them home chose the longest way. Cissy, her hands folded in her lap, her head bent, sat without speaking until, relieved by her companion's silence and the fact that he, too, made no offer to move or to speak, she slowly lifted her eyes and looked about her at Naples, through which not three weeks before she had driven in the hotel omnibus. The little streets turned and twisted their tortuous ways, filled with a curiously vivid throng. Here and there, the early lights shone pallidly in the lingering day. Up and down long flights of steps, stairways forming alleys between closely-built houses, the men and women, with burdens on their backs, or empty-handed, slowly passed along homeward. Goatherds drove their brown goats with tinkling bells along the sidewalks, the little creatures jostling near the foot-passengers, crushing themselves against the wall, or stopping before the door of an old *palazzo* to be milked. From the wide-open *porta* of one of the churches a coffin was carried, covered by garlands. The dead man's hat and sword and cloak lay upon the bier, and on the church steps waiting to follow the cortège, the Franciscan friars, with lighted candles, stood barefoot and bareheaded, and close to them the mummers in their long, white hoods, from which their eyes gleamed. On the left of the church, down a flight of steep steps, whose apex was lost in the shadow, there appeared to tumble and fall a veritable cascade of flowers. All the way uphill the venders displayed their merchandise of flowers, and lilies white as milk, camellias white as snow, roses, jonquils and violets, massed their beauty, flung their beauty like fragrant banners upon the old brown stairs. The streets seemed full of perfume, and there blended with the odor of the flowers an acrid smell, the smell of wood fires and the smell of incense from the church. A boy with violets came running alongside the carriage, as the little vehicle tore through the town as though the very devil himself were after the lovers.

A bunch of violets laid upon her folded hands was the first sign that Francesco gave the girl of himself. She took the flowers, but did not lift her eyes.

Naples glowed and seethed and swarmed round her; she had feasted upon beauty for many days, and had seen everything through the eyes of love. In this way her sensations had grown keen and her taste developed. And the sensuous charm of the Italian seaport tingled in her; young barbarian as Cissy Porson was, she responded to it wonderfully. Now a great tide of happiness swelled within her: she seemed to be lifted by it, as a boat is lifted, and to be cradled upon a sea of joy. Her breath came quickly and, as if afraid of the new emotion, she gave a little sigh and glanced timidly up at the man at her side. The little victoria, drawn by the strong stallion with his tinkling bells, now began more reasonably the ascent of the hill. Francesco leaned toward Cissy and put his arm about her waist.

"I will make you so happy," he whispered to her—"always, always!"

She has this to remember, and one of his hands over hers under the flowers, and the fragrance of the violets coming up to her with every word he said, so that never again can their odor mean anything to Cissy Porson but Naples on a warm winter evening, and first love.

They were almost at the door of the hotel before the young girl had spoken at all.

"I don't really care to know," she said, hesitating; "you might be Bird's fisherman. I half wish you were, for then I could go away with you in a boat. You might be the man who is driving us so slowly; then you would drive me to the end of the world; but I don't think that you are what you pretend to be, and, if you don't want me to know, I will wait."

And Francesco had kissed her hands and laughed, and told her if he were the king himself he would not be high enough for her. And Cissy persisted: "Are you a king?" And when Francesco had said, "*Ma che*, no," she put it to him again: "Are you a courier?"

"I am your guide," he had told her, "to lead you all over the world, and I've shown you—at least, you will grant me that—the way that is best of all." But seeing that she was troubled, that she grew grave, he had said: "*Carrissima*, no, I am not a courier; I took the place for jest. But won't you trust me a little longer until I can tell your father what I really am and what I really want? I should have told you long ago, but I have been carried away by the romance of it all. My name is di Torrenti—Georgio Francesco Maria di Torrenti; I am a Roman and I want your father to let you be my wife. He is so kind," the Roman went on, "that, when he knows my name and my family, and how I love you, don't you think he will forgive my folly? Others have had to forgive me all my life. Don't you think your father will be kind as they?"

Cissy did not speak, from timidity and shyness and an overwhelming emotion.

Francesco urged her: "Won't you ask him to forgive me?" Then she nodded, and bending to her he pursued: "And, if he gives you to me, will you come?"

For answer she pressed the hands that held hers, but the Italian was determined. "Cissy," he pleaded, "will you—will you be my wife?" And she said a "yes" so faint that he kissed the word as it trembled on her lips. She has all this to remember, to realize, to dream about. It was a night brilliant to pain. And as she lived over every hour in her room, to which she went directly on coming in, it seemed to her that her young heart would never be strong enough and big enough to contain her joy.

V

WHEN Mr. Porson had aided the trained nurse in getting his wife settled and put away for the night, he came out on the balcony of their salon with his cigar. The holiday spirit that the trip had first aroused in him was quite gone. Mrs. Porson's megrim had killed every spark of gayety. He had not been beyond the hotel office for days. "We might just as well be in Wisconsin," he had said pathetically, but Cissy's pleasure had stopped the reflection short. The girl was having a good time. He sat down in a chair beside the rail, stretched his great limbs like a tired dog, smoked a few moments vigorously, then held his cigar off and looked at it. It was just Susan's luck to be sick here in Europe, he mused. He could remember nothing that he had ever tried to do with her since his marriage that had turned out all right. Their children—they had had seven—had died, all but these two. She had been perpetually tending them, struggling with their illnesses, weeping for them; and for many years they had been poor, nor had there ever been any great passion to help them bear their losses. Porson had married her out of pity, and in a crisis of misery when he realized that he could never marry the woman he loved.

In this European city, where freedom from greater cares had been until now a welcome rest, he felt that Mrs. Porson was out of place. It had been impossible for him not to substitute mentally from time to time another image in place of the tired, ailing woman, in whom a certain egoism had developed as years went by, and who could find nothing better to do than to nurse her ills. The woman he should have married would have been perfect here. He could see her making excursions with him. He remembered her as he had known her, and that, of course, was nearly forty years ago. She was young, of course, then, and none of her charm was lost as he dreamed. But a man like Mr. Porson would never permit himself long this luxury of reflection, and always, invariably, the image of his daughter took the place of the other, and he welcomed it as being a proper and legitimate pleasure to consider Cissy's pleasure. He knew that she was as pretty as a picture, but he was keen to see that in the past fortnight she had grown more than pretty. He saw her only at dinner and at lunch, but each day she bloomed more charmingly and flowered more delightfully. "Italy's all right for her," he mused. "Cissy is having a good time." And he radiated over the knowledge. It was a pleasure to be rich, at times—a pleasure, at all times, to be rich when he could dower her. Heiresses with less money than his daughter had married dukes and marquises in the Old World. Well, he didn't care anything about a title. Plain "Mister" was good enough for him if the girl liked the man, if he was decent enough for her. Good enough for Cissy he couldn't be; no man, to his sentimental requirements, was good enough for the innocent beauty. But, as men go, he must be decent and Cissy must love him.

"That's the whole show," he mused, nodding to his cigar—"the whole show." And the long ash which had been forming at the end of his weed dropped in a mass upon the balcony floor.

Cissy had that night gone directly to her room; pleading a headache, she had not appeared at dinner, and it was now toward ten o'clock. Unable to rest, and feeling terrified at the possession which gave her pain as well as joy, she went out on the balcony to seek the freshness of the night. She saw the figure of Mr. Porson in the shadow, and the light of his cigar; she went toward him with a surge of tenderness—this kind father, who had given her everything always, who loved her so! Happy almost to delirium, she longed to overflow with her secret and her love, but she could not tell him—she had promised sacredly to say nothing until her lover gave her leave. She laid her arm round her father's shoulder and put her face close to his with an appealing, womanly sweetness. Mr. Porson, who had heard the rustle of her dress as she crossed the balcony toward him, patted her cheek:

"Feel better?" he asked. "Got all used up, I guess, in that museum. You're a terror at sight-seeing, Cissy; you'll have to rest, or you'll be laid up like your mother." He detailed Mrs. Porson's bad nerves and the wearying day, his own fatigue showing through the narrative. "I would have hustled us out of Naples a dozen times," he said, "but you seem to like it so well."

Accustomed to the exaggerated freedom of the women of his own country, and the untrammeled intercourse between boys and girls, Mr. Porson never once thought of the impropriety of his daughter's unguarded wanderings about with a strange foreigner. He had never thought of

Francesco at all except to like him in an impersonal way, and he had always supposed Birden to be with his sister. He put his hand again up to his daughter's cheek, for Cissy had not moved. "Why, what's the matter?" he inquired with the greatest gentleness—"Why, what's the matter?" The cheek was wet.

The next moment Cissy was sobbing in his arms.

Porson had seen his daughter laugh many times, he had seen her in the gayest of caprices, but since she was a child he had never seen her cry, and it smote him to his soul. He held her quietly for a moment, and then, after her sobs had subsided, he said:

"Can't you tell father what it is, little girl?" And she murmured that she was so happy, so happy. She sat up and dried her eyes and kissed him, and said that she was a silly little goose, and only tired and nervous, and that she would really go to bed now.

Troubled and touched, bewildered, and in his simplicity and masculine reserve unused to the task of unraveling the complexities of feminine problems, the father let her go, saying:

"Now, you let me know if you want anything to make you sleep; and don't you cry, my child. It hurts your father to see your tears." He led her back to the window that opened into her own room and put his hand to his waistcoat pocket and drew out a roll of money.

"I got out a little extra money for you today to buy some of those pretty things in the shop windows."

He put the money in her hand. "And remember, if there's anything you want, you ask your old Dad for it."

"Oh, father!" she breathed, clinging to his hand.

He lingered. "Well?"

"It seems to me as if I had everything."

Porson laughed softly. "That's all right," he said; "you wait a few years until you fall in love."

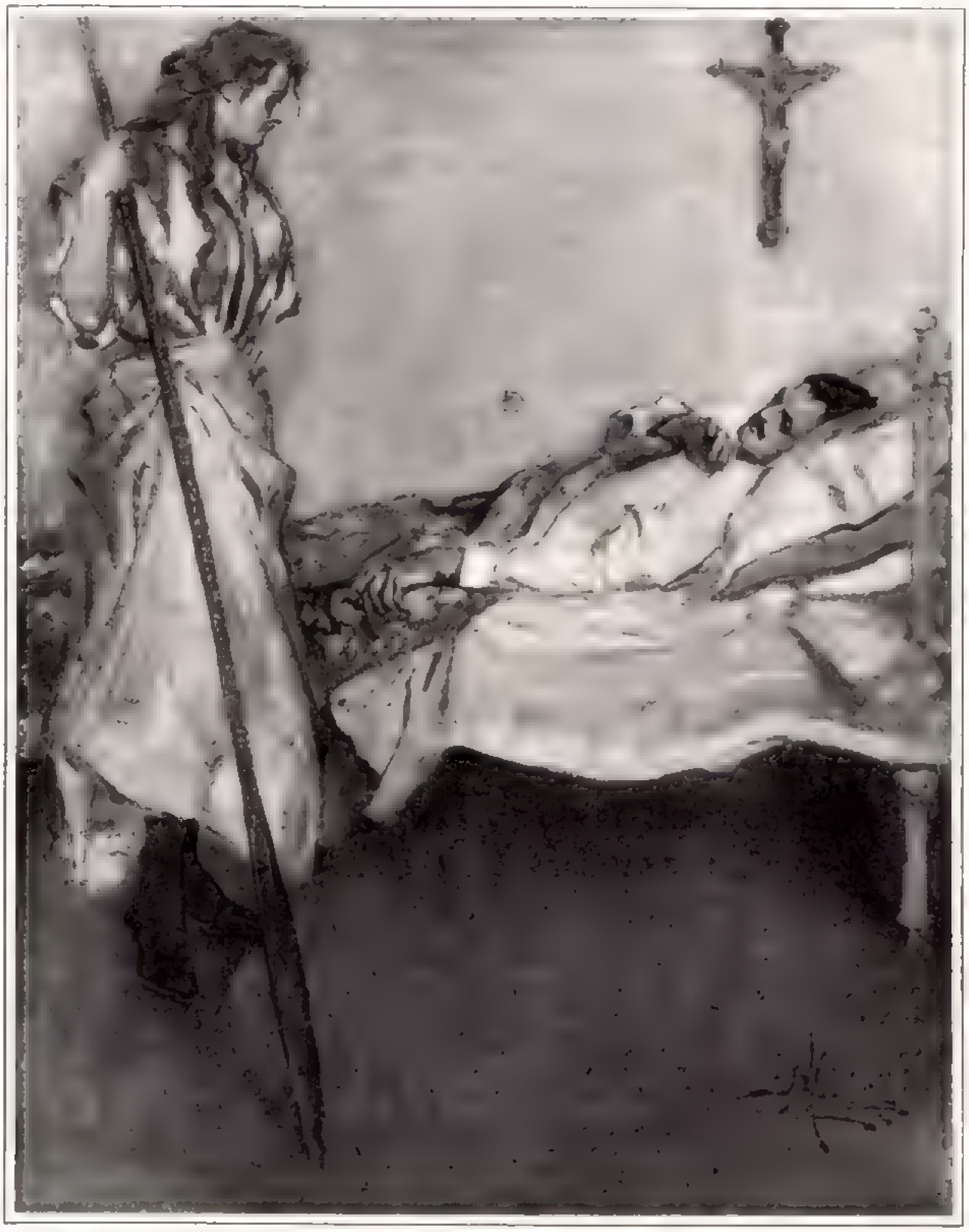
His reverie in the balcony shadow had carried him to other days, and, looking into his daughter's lovely, tearful face, he said softly: "And when that time comes, if you're sure it's the right man, you come and tell me. I don't care anything about money. You'll have enough for both of you. And, if there's anything I can do, I'll do it."

Thanking him, she whispered: "Oh, yes, yes, I'll come, father. Good-night."

VI

ON THE following day Francesco, with characteristic precipitation, left for Rome, and gave himself no time for meditation until alone in the red and brown *palazzo* where he had been born and bred; his people were away, and the big, grandiose place was all his, a state of affairs according well with his present desire for solitude. Here he had spent most of his life in more or less acceptance and accordance with the traditions of the family. The Di Torrentis were stupid, and deeply devoted to their only son.

He had given them enough anxiety, Heaven knew! The poor old Duke would have been surprised at nothing in the young man's career. Francesco had been half a socialist, and his democracy caused great pain to his aristocratic people. He was, moreover, singularly conscientious about certain things, and that again was an enigma to his father, who had been a *roué* of a most remorseless kind. At all events, it had transpired that, during the month Francesco painted his water-colors in Capri, the expedition, famous throughout the world, to the Mountains of the Moon was planned by the Prince d'Arezzo, and the old Prince di Torrenti had so contrived that the king should demand as a favor that Francesco, his son, then only the Count di Ferrara, accompany the expedition. Francesco, summoned officially from Capri, had been forced to leave Marina and the island of the Blue Grotto for the wider world. Once launched on the making of his career, it had dawned upon him that his mandate from the Court had been prearranged that too much was known in the family of his summer at Capri, and he chafed against his father's proposition to no purpose. Not three months after he had left Marina the news of the fisher-girl's death had been brought to him, and he then had the realization that the love he had given to that daughter of an Italian island had not been the best of which he was capable. He thanked Heaven that, among his other history, Capri remained for him alone. He had no misgivings as to the way his people would receive the news that he was to marry an American girl. He was so adored that he knew he had only to encircle his mother with his arm, to kiss her, in order, as far as the Duchessa was concerned, to possess the whole Italian peninsula. He was rich in his own right under his grandfather's testament. In his letter to his family he had very nearly forgotten to mention the Porson millions.



"She Stood There with the Weeds in Her Hair"

The Palazzo di Torrenti never appeared to Francesco so homelike as on this return. He was accustomed to the vast proportions of the house, to the richness of its decorations. But the *palazzo* was for the first personal to him, and even as he went in and gave up his hat, stick and gloves to the octogenarian majordomo, he was struck with the beauty of the hallway, with the accord of its great proportions, and with the idea that it was his—his home and a decent one, a charming one, a fitting one to give to the woman a man loved.

Di Torrenti's own rooms were new—that is, they were modern as far as an English decorator could make them so. The young Roman was an Anglophile—at least as far as comfort and hygiene were concerned. A fire burned in the study, there was a lighted lamp on his table, and his own man waited with his master's evening clothes laid out on the bed. On Francesco's dressing-table was carefully displayed an invitation card, whose date told him that he was expected at a ball in the Palazzo Dolphini, and to assist at this function the servant had naturally supposed that his master had returned from Naples. The invitation, and the fact that he was certainly more than expected, was a worldly break to Francesco's train of thoughts; and as the slight chill of the room downstairs, through which he had passed, rose up through the parquet, as it were, to give him a little shiver, he decided that he could as well follow out his thoughts in the carriage, and even at the ball, as here.

As he so decided it occurred to him that it would be amusing as well to bring his vision of Cissy into worldly Roman society. He wanted to think of her among his own people, and to see how other women would appear, compared with the naïve little American. They had been lifeless creatures for several weeks to him, and not one woman of his past had crossed his mind since Cissy Porson's eyes had met his own, that is, with one sole exception, and that face had been forced upon him by tragedy. Francesco imagined that Cissy was a diminutive of Cecilia, as he called her over and over again to himself, walking up and down his rooms, making his modish and scrupulous toilet. There were saints in the calendar called Cecilia, and he had prayed to them as a boy. The long, lovely figure of the sweetest saint of holy history, Saint Cecilia, as she lies on her marble bier, clothed in her single garment, came to his mind; but Cissy was all roundness and life and mocking sweetness. She was not a saint—she was a human, adorable woman, so charming a one and so sweet. She was his, all his—could it be possible! Before his mirror, tying his white cravat, his cheeks burned and his fine eyes darkened, and he again interrupted his dressing to pace up and down his room.

There was not a sound outside; no carriages were passing in the street; at the hour it was, the tide of life had swept away from the alleys near the Di Torrenti Palazzo. The rooms below were silent—he knew it—oh, if he might only have fetched her here with him; if, as they had been alone in that great museum of antiquity, they could be alone together here! Ah, Cissy, Cissy! Just underneath his own was a suite of apartments whose beauty he knew. On the walls was painted the story of Una and her Lion.

In the centre of one of these chambers stood a great Renaissance bed, hung with curtains of twelfth-century silk. To reach it there were steps to climb. Francesco had been born on this bed. The rooms were the regal apartments of the *palazzo*, and his mother had come here as a young bride to these wedding chambers. They should be Cissy's, the apartments of the new Duchessa, the young Duchessa.

As he mused, the stiffness of his collar suffocated him; he tore it off, his cravat as well, and gave freedom to his throat. His man had gone for the carriage and Francesco locked his door, took his coat off, threw it down and stood thus, his hands clasped behind his back, staring into the nearest room. It was his bedroom. He had been educated by the Dominicans to habits of great simplicity, and there was nothing in these simple apartments to suggest the worldly life of a young Roman. A little iron bed stood in a corner of his other room, a mat on the floor, a *prie-Dieu* and a crucifix formed the only furnishing. Nothing could have been more monastical or monklike. But Di Torrenti was not struck by the chaste rigidity of his room. He saw but the one downstairs, with the festal and beautiful tapestries, with the gold carvings on the black wood of the bed. . . . Cissy had a small foot, and a hand which had made him think of a flower, it was so white. Her rings were superb, far too handsome for a young unmarried woman—that was American taste! He would give her others, and the one gold ring first of all. But if she were only here! He would fill the *palazzo* with flowers on that day, and there should be no one near them for weeks and weeks. After that, they would throw the house open and let all Rome in, with the spring sunshine, and his friends should see what a beautiful bride he had.

He could imagine how her eyes would open at the beauties that he would show her; she loved old things, she had said.

He sat down at his table and put his head in his hands. After a second he took up pen and paper and began to write furiously. He filled page after page, as only an Italian can do.

Cissy Porson, of Wisconsin, had never dreamed of such a love-letter: it was an intoxication; there were lyrics in it in honor of her; there was a ring in it and a song all through.

While Francesco wrote his servant knocked at the door in vain. Finally, the man called out, terrified, "*Signorino, Signorino, che è, che è?*" in a soft panic.

And Francesco, mildly cursing him, opened the door, displaying his *déshabillé*.

"It's past midnight," said the man, "and the *carrozza* is at the door for an hour."

Francesco redressed and sighed.

VII

DI TORRENTI came home from the ball on foot through the empty streets. He didn't want to go inside. The loud clamor of the ball, the music, which had been quite mad this evening, the slipping of the feet over the polished floors, the rustle of the women's gowns, the greeting of his men friends, their anecdotes, and the charm of his worldly associations, had rudely entered in upon his thoughts.

Although his part in their life had been altered, he recognized, nevertheless, the old force and familiar charm of the world.

Di Torrenti turned and went down the street to the riverside, quite to the edge of the river, and so stood for a second, looking over at the opposite shore. The Tiber flowed like liquid alabaster under the piers of the bridge and between the banks. Just below him was a boatman, rocking in his boat, sitting huddled up, asleep at the stern. Di Torrenti roused him, and the man sprang up to swear; he raised his arm defiantly. Francesco showed him a gold piece and said:

"Take me down the river a little way, will you? I'll get back again, somehow."

Once in the great, bulky boat Di Torrenti drew his long cloak about him, and, sitting comfortably back, smoked and smoked, and smiled under his mustache, and hummed in his pleasant voice a few notes of the waltz which had been such a success at the ball. It had a pretty melody, which remained to haunt, and was easy to recall. The Princess had danced with him several times. Finally, he had escaped her for the rest of the evening. He had flirted in times past with more than one of the women with whom he had danced during the soirée, but, nevertheless, the Princess had herself held him faithful for two years. She prided herself on having made Di Torrenti's sentimental education, and she never, so she told him, had really let him go; she kept a ribbon round his wrist, she boasted. But as far as he was concerned, he acknowledged no binding tie. The Princess Dolphini was not a woman to keep a man like him. He had never any wish to be faithful, never any wish to domesticate and settle down—that is, he had not had until now, but he had changed, wonderfully changed. Would it be possible to keep up this sort of thing, to go on loving like this, to the exclusion of everything else? Why, the women had seemed dolls, with flower-faces, foolish, silly things, all of them, until he had known this young girl. And what was there in her to have chained his volatile fancy?

Underneath the boat the river flowed in twisting spirals; the vigorous current carried it along without much effort of the oars. Francesco leaned forward on his knees and looked over at the boatman. The fellow had a heavy face with brutal brows and fine eyes; he was looking straight in front of him, apparently entirely unconscious of his patron. Francesco could not take his attention from him. There was something familiar about his features. Where had he seen him, or another man like him, before?

"Are you a Roman?" he asked.

The boatman started violently, as if he had been interrupted in a current of very absorbing thought. He stopped rowing and said gruffly:

"Yes. Are you?"

Di Torrenti nodded, and said to himself: "I don't believe him; he looks like a Neapolitan. If Burden's boatman is of this type he had better be careful."

And the name of the boy, crossing his thoughts, fetched him back to Cissy. For some seconds he sat, his head lifted, dreaming, living over the past weeks again, his eyes resting on the shores, on the distant vision of the Campagna. The river swirled round them, the current noisy at the keel, and at Francesco's direction the boat put in toward shore. As the man drew his boat up to a passable place, where the young gentleman might land, he said, at the water's edge:

"The Signorino, of course, knows all Rome?"

"More by a great deal than I want to, amico," the Duca replied good-naturedly. "What's the matter? Are you out of work? Do you want employment? What can I do for you?"

"Oh, I'm out of work," nodded the other, "but I shall have it when I find it, not before. And when I find it I shall be able to do it, I assure you."

Di Torrenti laughed, and said he didn't doubt it.

"If the Signorino knows so much of Rome, he perhaps knows a certain Duca di Torrenti?"

Francesco laughed, still looking at him intently. The man, in order to draw his boat to land, had stepped into the water to his knees.

The Duca sprang out and they stood side by side on the rocky shore.

Yes, he knew the name well. It was not a hard one to find in Rome.

The fisherman supposed not. He took his cap off and ran his brown fingers through his hair; it was blue-black

(Continued on Page 33)

THE STAR-GAZER

Sherburne Wesley Burnham and His Cheese Box in a Back Yard

By WILLIAM HARD

BY MERIT of contrast, as well as by his own merit, Mr. Sherburne Wesley Burnham occupies a large place in Chicago.

Contrast, as Henry the Eighth so aptly remarked, just before his sixth marriage, is the only means "by the which a man may judge of a thing."

Mr. Burnham seems to have devoted his life to providing a contrast by which to judge Chicago.

Mr. Burnham is one of the greatest astronomers now living, and all his extraordinary work has been done, all his international reputation earned, in Chicago.

There may be something whimsical and perverse in his disposition. He has been star-gazing in Chicago for forty years. But, of course, he has done it very quietly, in his off-hours, at dead of night, perhaps, for fear of the police.

Mr. Burnham now stands at the head of his department of astronomy in the whole world. He has made Chicago a famous place for pure, disinterested scholarship. If other cities are surprised at this it will be nothing compared with what Chicago itself will feel when it learns about it.

For forty years Chicago has been carrying about a foreign unassimilated particle in its system. For forty years, in the midst of an earnest, energetic population, bent on things of earth, with their eyes on the main chance, Mr. Burnham has kept *his* eye deliberately fixed on the heavens. While others invented star-hams Mr. Burnham kept on discovering star-clusters. There is little market for star-clusters. And here appears the remorseless extreme to which Mr. Burnham has carried the idea of contrast.

Mr. Burnham is not content with being an astronomer. That ought to be useless enough for a Chicagoan. But Mr. Burnham goes further. He is a double-star astronomer. He is the greatest double-star astronomer that ever lived. He has discovered more double stars than any other astronomer, American, European or Chaldean. Single stars do not interest him. They must be double.

Now, a single star may sometimes be wrested to practical purposes—navigation, for example. But no such proposition can be made to a double star. It is absolutely immune to any low suggestion connected with trade or commerce.

The Value of the Double Star

A DOUBLE star (which simply means two stars so close together as to seem to be companions) is easily the most useless thing, commercially speaking, in creation, so far as we now know. It is like a French duke. It exists in order that it may exist. It is a double star. That is enough.

Mr. Burnham has just written a book. He began writing it in 1870. He wrote it for thirty-six years. As a Chicagoan, he did not like to seem to be in a hurry. Last year the Carnegie Institution, of Washington, printed it for him. It was the fifth work considered worthy of publication by the directors of the Institution.

The astronomical journals speak of it as a marvel of condensation. It is in two volumes, it makes a thousand pages. It weighs thirteen pounds. If Mr. Burnham hadn't spent thirty-six years on it, condensing it all the time, it would have been quite a book.

It is a book that illustrates the genius of Chicago. It is the one comprehensive, authoritative catalogue of the double stars of the northern hemisphere. It is the summing-up of human knowledge in that department of science and the starting-point for further inquiries. The astronomical journals, while admitting that it is condensed, call it "this monumental work."

It gives the favorite haunts and characteristic manners and habits of thirteen thousand six hundred and sixty-five double stars. More than thirteen hundred of these stars were discovered by Mr. Burnham himself. The others were added to the field of science by scores of other astronomers, from Herschel, of England, to Aitken, of California. But Mr. Burnham brought down more of them than any other celestial hunter. This would be marvelous enough if it had been done by a professional astronomer. But Mr. Burnham is not a professional. He is an amateur. His real profession has been that of a shorthand reporter and court clerk. He has been an astronomer only by pastime. He has given astronomy only his hours of leisure.

For at least eight hours a day he was a respectable Chicagoan, earning his living by commercial labor, as a reporter or clerk in the local courts. He made this concession to his environment. Then he went home and spent the night looking for double stars. He became a famous scientist strictly after business hours. This simply shows what a really energetic Chicagoan can do with his spare time if he wants to.

Mr. Burnham is like Charles Lamb. Lamb rose to a permanent place in literature while he was giving all his daylight hours to his clerical desk in the East India House. Mr. Burnham, a century later, in the London of the prairies, was likewise a clerk by day and himself by night. It is doubtful, however, if even Charles Lamb triumphed over greater obstacles.

Mr. Burnham came to Chicago in the late sixties. Thetford, in New England, had been his birthplace, in the year 1838. When the Civil War broke out he had wandered as far as London in Old England. Returning to this country, he went to New Orleans and worked as a shorthand reporter in military courts. After the conclusion of the war he reported the reconstruction conventions in several Southern States. He was now thirty years old, and he had not advanced one inch in the direction of becoming a great astronomer, or even a small one. He was a shorthand reporter.

Work in the Cheese Box Observatory

BUT while in New Orleans he had picked up, at an auction, a soiled, second-hand copy of Burritt's Geography of the Heavens. He bought it because it was cheap. He had no real interest in it. But it was cheap. Having gratified his native thrift by the purchase of a bargain, Mr. Burnham found that he had purchased a life work. He has been an astronomer ever since.

Along about the year 1869, Mr. Burnham, then in Chicago, and earning his living by making shorthand reports of court proceedings, got together some eight hundred dollars (he was a very successful shorthand reporter) and bought a six-inch telescope from the most famous of American telescope makers, Alvan Clark, of Boston.

This telescope Mr. Burnham took to his home on Vincennes Avenue, on the South Side of Chicago, and set it up in his back yard. He laid it on a big, sunk timber and surmounted it with a dome. Its sides were protected by a circular structure known in the neighborhood as "The Cheese Box." When Mr. Burnham came home from work he went into the cheese box and looked for double stars. The cheese box became locally famous, and its occupant was regarded as being fortunate in being allowed to incarcerate himself voluntarily. From the cheese box, however, there began to issue catalogues, little ones, of newly-discovered double stars. These catalogues were printed in foreign scientific periodicals.

Within four years after beginning his work in the cheese box Mr. Burnham was elected a member of the British Royal Astronomical Society.

Within six years he was on a level with the other distinguished astronomers of the world.

In 1876 Otto Struve, the best European double-star astronomer, wrote to say that, after devoting forty years to his work, he felt ashamed of it, compared with Burnham's. In 1877 Camille Flammarion, the French astronomer, now better known for his psychical researches, sent Mr. Burnham the proofs of a new book of his on double stars, and asked him to correct it. "The scientific world," he said, "now places you at the head of this department of astronomy." This letter was addressed to a Chicago shorthand reporter who had a six-inch telescope in his back yard.

Dumfounding the French Astronomer

AT ABOUT the same time, M. Angot, another French astronomer, returning from the islands of the Pacific to France, via America, was instructed to stop off at Chicago and visit Mr. Burnham. He inquired for Mr. Burnham, the astronomer. He was informed that he must have got the wrong city. There was no such person in Chicago. Finally, it was thought that, perhaps, Mr. Burnham, the shorthand reporter, could help him. Mr. Burnham, on being interviewed, admitted that he was a kind, of astronomer when his fellow-citizens were not looking. Accordingly, he took his French visitor out to his back yard on Vincennes Avenue and showed him his observatory.

The ejaculations uttered by M. Angot were long remembered. He had been sent to see a famous scientist, and he had naturally expected to find him occupying a notable public station and surrounded with all the technical facilities of his science. Instead, he found a court clerk whose observatory was a shed equipped with only a telescope, and nothing else. There was no transit instrument. There was no sidereal clock. And the telescope itself had a lens only six inches in diameter.

Mr. Burnham found four hundred and fifty-one double stars with that little telescope. His success was due to an extraordinary facility of eye and of mind for such work. He could spot a double star with his small glass when other astronomers with infinitely better equipment would miss it altogether. Added to this unusual physical and mental power, Mr. Burnham was possessed of energy and perseverance almost incredible. He had no astronomical books. But he needed them in order to check up his work in his cheese box. He had to have the catalogues of double stars previously discovered by other astronomers in order to be able to tell whether his own double stars were new ones or not.

Mr. Sherburne Wesley Burnham

It would be a waste of time to study double stars that were already fully described in the catalogues. But Mr. Burnham did not have the catalogues. And he needed them by his side when he was working at his telescope. He, therefore, undertook a piece of work which in itself would have furnished complete occupation for almost any other man. He went to the library and made manuscript copies of double-star catalogues like Struve's Mensuræ Micrometicæ.

Books of that kind are not exactly contributions to *belles lettres*, or, for that matter, to letters of any kind. The fact is, they are not written in letters. They are written in numerals. They consist of figures from cover to cover. And they are bulky. They stand about a foot high and they are thick in proportion, according to the strictest laws of proportional beauty.

They are lovely to look at and to think about, but when it comes to copying them a man must have Mr. Burnham's constitution of body and his devotion to pure science. Mr. Burnham copied them. The immense volumes in which he did the work are now on his library shelves, although, in better days, he has since been able to buy the originals.

That was Mr. Burnham's life in the seventies. On clear nights he looked through his telescope in his private observatory back of his house. On cloudy nights he went to the library and copied double-star catalogues, figure by figure, by hand, with pen and ink. And every day, all day, he worked in the courts. For magnitude of labor few lives in any country have compared with his.

Mr. Burnham is now sixty-nine years old. For the last few years he has been connected with the University of Chicago. He gave up his court work when he was about sixty-five. Since 1903 he has withdrawn from commercial activity. And it did seem as if he ought to have a little academic leisure on toward the end of his life.

Mr. Burnham enjoys his leisure. Every Tuesday morning he leaves Chicago and goes up to the Yerkes Observatory, at Lake Geneva, in Wisconsin. All Tuesday night, Wednesday night and Thursday night he spends at the telescope. There is a couch in his room. If a cloud comes up and obscures the sky he lies down on his couch until it passes. And he keeps doughnuts in his room and a little stove for boiling coffee in case he feels hungry or thirsty. A man of sixty-nine has to have some indulgences. But when the weather is good he stays at his telescope during all the hours of darkness on Tuesday, Wednesday and Thursday nights.

On Friday he returns to Chicago. He belongs to a club that meets on Friday evening, from six to eleven, in Chicago, and he has to get back. And, besides, he needs Friday, Saturday, Sunday and Monday for writing up the records of what he discovered at the telescope on Tuesday, Wednesday and Thursday.

Since the appearance of his Carnegie Institution catalogue of all the double stars, he has published at least one little supplementary bulletin of double stars subsequently discovered by him at the Yerkes Observatory.

There is nothing like leisure for an elderly man. Mr. Burnham is responding to the treatment. He is getting more sleep now than he ever did before, and it is probable that his constitution has been saved, just in time.

But working all night, as well as all day, is only part of Mr. Burnham's recipe for a long life. The other part is smoking. Smoke before meals, and after meals, and between the courses of each meal, smoke whenever you are awake, and stay awake all day and almost all night, every day and every night in the year, and then, when you are sixty-nine, *if you are like Mr. Burnham* (observe the proviso), you will be a famous name in your profession and gloriously healthy. And, if you are as healthy as Mr. Burnham is, you won't take your profession (whatever it is) too seriously.

The Motive for Forty Years' Work

MR. BURNHAM regards astronomy as a pleasant and intelligent way of spending one's time. It is a part of culture for civilized man. A friend was once trying to tell him how tremendously useful astronomy is and how it is justified by the practical benefits (mostly imaginary) that it has conferred upon the world. Mr. Burnham seemed flattered, but he finally incidentally observed: "Don't try so hard to belittle the profession."

If Mr. Burnham had been looking for practical benefits he probably wouldn't have stayed awake all night to look at the stars. His explanation of the utility of astronomy is that it depends upon the old New England commonplace aspiration, "I want to know!" Mr. Burnham wanted to know about double stars, and so he looked for them.

James Sully, of the University of London, once remarked that the man who pursues knowledge simply because it is useful is on the same low plane with the man who follows honesty simply because it is the best policy. Mr. Burnham escapes Mr. Sully's stricture by a considerable margin.

Certainly if there is any pursuit more disinterested than that of double stars it cannot be expected of a Chicagoan to conceive of it. Mr. Burnham goes as far as can be demanded of a man in his geographical situation.

Mr. Burnham's aim is simply and solely the extension of knowledge. And how completely disassociated this ambition is from any personal ambition for himself was concretely shown not long ago when a friend asked him if his great catalogue of the double stars had been reviewed by the astronomical journals. "Certainly," said Mr. Burnham and gave him the journals from his shelves.

When the friend took them home he found that the pages containing the reviews of Mr. Burnham's book were still uncut. Apparently Mr. Burnham knew all about his catalogue and didn't care to waste his time reading about it. He was more interested in finding new stars.

Doughnuts and Cigars the Food of Genius

MR. BURNHAM is a slightly-built man, about five feet six inches tall. His hair is gray, and parted a little bit toward the right side of his head. His eyes are blue and they peer out from their sockets with an intense light. His hair flares back, up from his head, like the plumage of an eagle. He moves with the desperate alertness of a young man who fears that life will be too short for what he has to do. His speech is kindly, with the kindliness of the finished philosopher.

On Friday nights, when he meets with his club of old friends, he is as good a table companion as any man half his age. His constitution is like that of the United States. He leaves it to the Supreme Court to worry about. He keeps on doing what he pleases in the way of sleep and doughnuts and Havana and coffee and waits for the Court of Final Review to declare it all unconstitutional. But the decision seems to have been taken "under advisement" and postponed indefinitely.

Meanwhile, new additional supplementary bulletins will appear for the perfection of The Catalogue of the Double Stars of the Northern Hemisphere. It will never be perfect.

New stars will be discovered by Mr. Burnham himself and by other astronomers after him, and by still other astronomers to the end of time and the human race. But Burnham's book will remain a milestone in that long course, and one of the tallest milestones erected on it. It will mark a period in the pursuit of disinterested pure knowledge, and that will be something for a court clerk to have done, and a Chicagoan.

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Gone Up in Smoke

NEARLY every inland city, burning soft coal, has a smoke nuisance. The annual damage thereby is really enormous. St. Louis figures a loss to vegetation of four per cent. Cleveland merchants estimate the injury to white goods at ten per cent. In Chicago the damage to fabrics alone would ransom a duke—if that were worth while. What is found on the screens used in some hospitals to purify the air suggests the effect of soot upon tissues of nose, throat and lungs. Smoke makes a sad, dun town also.

Most, or all, of those who have studied the subject agree that proper firing would do much toward curing the evil. This point is insisted upon in an excellent report by the Syracuse Chamber of Commerce. The Prussian Government makes an annual appropriation for instruction to firemen. Tests at Hamburg show a loss of twenty-seven per cent. of the heat value of the coal through careless, improper stoking. English tests have shown a loss of seventeen per cent. through bad firing. A royal commission has ventured to say that a third of the coal might be saved by right attention to scientific principles of combustion. An engineer in this country has said that we could save twenty-five per cent. of our soft coal if all firemen followed correct instructions. That would mean some seventy million tons a year—an item of importance.

We are rich, and have coal, among other things, to burn. But like the poorest, we have only one set of lungs, nose and eyes apiece and one short life—which it would be pleasanter to spend in an unsmudged state. Firemen, surely, are teachable beings.

Found—A Lost Species

INDIANA correspondents have long been famous for discovering ghosts, winged serpents, oil wells, talking cats, original Bryan men and other rare natural phenomena; but every previous achievement in this sort now pales. It is to an Indiana correspondent that we are now profoundly indebted for veracious report of a genuine miser—who dies all alone, in poor surroundings, clutching the great chest which contains his hoard of gold!

The species was supposed to be quite extinct—to the great loss of literature. In Balzac's time, as everybody knows, there were plenty of them—magnificent specimens, too, in greasy dressing-gowns, living in strange, cluttered garrets, with filmy eyes and parchment skins, preferably with a wen, giving one goose-flesh at the first sight of them, possessing occult powers, moving through their dim lofts in a faint yellowish mist which was partly the glow of their hidden gold and partly sulphurous exhalations left by a familiar guest.

Latterly we have had only the citizen of exceptional thrift, who would be horrified at the notion of putting his gold in a chest when he could lend it at fifteen per cent. and foreclose to the day. He might feed his family on beef chuck, make the hired girl tend the garden, never give away a cent, and complain loudly of taxes; yet he was a poor and useless imitation of the genuine article. His stinginess was superlative.

Literature has needed a real miser. It is a signal illustration of evolutionary law, therefore, that one has been discovered in Indiana.

What Receivers are For

THERE is some discontent among Chicago street railroad stockholders over a receiver's bill of a hundred and fifty thousand dollars for personal services, in addition to seventy thousand or so for attorneys, and on top of we don't know how many hundred thousand for previous fees and expenses during the receivership.

Yet it must not be forgotten that while receivers come high, they may be worth the price. For example, the liberally watered street railway system of New York is in receivers' hands. The system was built up of many separate companies. To make the various dropsical lines self-sustaining is something of a problem. The receivers meet it, in part, at least, by cutting off privileges of transfer from one line to another—making the passenger, that is, pay ten cents for the ride that cost him five cents before. This, it is judged, will be beneficial to security-holders; but quite otherwise to the public.

The court says: "It is obvious that a curtailment of transfer privileges in this manner will increase the cash receipts, and since the receivers are trustees for the creditors and owners, their duty to operate the roads so as to increase earnings is equally obvious."

To get a public-service concern in such a position that its duty to the public becomes subordinate to its duty to security-holders may be worth the present high price.

Why Hughes is Governor

THE Republican boss of Albany gives notice that, as a delegate to the National Convention, he cannot vote for Governor Hughes. "Confident as I am," he writes, "from a close examination of his public utterances and his record as a Governor, that there is in his mind no deep concern for the party that created him, I cannot justify myself if I lend my support to his candidacy."

What Mr. Barnes must mean is that Governor Hughes cares more about having the mandate of the Constitution against race-track gambling put into effect than he does about having certain offices filled with Republicans; that he will be guided by common honesty and the will of the people rather than by the sage advice of Mr. Barnes; that he will rebuke an incompetent insurance commissioner even though he be a Republican; that he would risk losing a whole assembly district to the party rather than forego an opportunity to secure just control of corporations.

These, of course, are exactly the reasons why Hughes is Governor of New York, and why so many people think highly of him as a candidate for the Presidency. The state of Mr. Barnes' mind is shown by his assertion that the party "created" Hughes. Can he have forgotten what became of the other Republican candidates in that election? Nothing hopelessly confuses a party boss like the man who is operated by wires that run so far up and wide out that he cannot grasp them.

A Very Ancient Problem

MANY people shy at the words "Labor Problem," by which they understand the conflict between organized workmen and corporate employers, with all the phenomena thereof—arbitrary union rules, injunctions, strikes, lockouts, blacklists, boycotts, some employee graft, some employee bribery, Colorado bull-pens, Idaho dynamite. Painful phenomena these, which one would be happy to avoid if that were possible. They are what one generally finds under the heading of labor news.

But there is still a labor problem of different sort. East of the Mississippi River and north of Mason and Dixon's Line the average pay of a hand, industrially employed, seems to be something like forty dollars a month. This is where so much of the manufacturing of the country is. Anywhere in that region, opportunities for extravagance on forty dollars a month are quite limited.

In thinking of labor a good many people are misled by the four and five dollars a day that certain skilled city artisans get; possibly misled also by the occasional striking teamster with a brickbat. That very ancient problem, to get a decent living, still confronts a large mass of labor. It is well not to forget it.

To make a few rich and many poor is not fit for a commonwealth, wrote Cromwell, over two centuries ago.

If They All Make Good

HERE is news that requires thought: "Mr. Heinze is going West to reconstruct his shattered fortune." It is a familiar law of the game that the smaller fishes fatten merely in order to feed the larger—or, to change the metaphor somewhat, that a notable winning at craps seems always to tempt the winner to essay the larger hazard of faro, where he promptly loses his stake.

Mr. Heinze is only one of very, very many who, having achieved a signal success in manipulating the implements of some smaller game, flew on to the grand sport of Wall Street and were there sadly plucked. But—what makes the case exceptional—the leviathans themselves were swallowed up; nearly everybody lost—as when the police raid the house and impartially strip banker and patron. You have, no doubt, seen one or more of those gruesome tables which the newspapers published last winter, showing a vast and universal withering away of Stock Exchange wealth.

We're simply wondering if everybody else, as well as Mr. Heinze, is going to recoup. We seem to recollect that, in the original construction of Mr. Heinze's fortune, certain damages are said to have occurred to the politics, press and judiciary of Montana. Perchance in divers other fortunes which disappeared in the Wall Street cataclysm might be traced activities and practices which were not exactly beneficent to the neighbors of the practitioners.

If they're all going out to reconstruct those fortunes we should judge it high time to holler for the police.

The Great Altar of Truth

HERE is a deep problem: An article upon the tariff published in this magazine several weeks ago attempted to state, by the way, the exports of leather. The figures used were entirely wrong.

Leather exports occupied some half-dozen lines of the article in question, and such exports amount to rather less than two per cent. of our total foreign trade. But the insignificance of this particular item, relatively to the whole subject, is not at all the point at issue. We are not permitted to assume that the article might have stated leather exports correctly, or even have omitted them altogether, and thus have presented a tenable argument against a forty per cent. tariff.

The real point—insisted upon by several critics whose impartiality we do not question, although they chance to be committed to high protection—is that nobody can attack protection and tell the truth. By some dread spiritual law, he who raises his hand against the tariff falls subject to the arch enemy; he takes, so to speak, the shilling of his Satanic majesty and becomes his man. Inevitably thenceforth Truth and he will be strangers.

This is a thought to give one pause. Certain statements in favor of high protection—as, that the foreigner pays the tax, or that the real purpose of the duty on lumber is to protect labor—have seemed very strange to us, which no doubt was simply because they were so true.

The Empty Law and the Open Door

ILLINOIS has a law forbidding dramshops to be open the first day of the week.

Chicago has a mixed population, a majority of whom hold the European rather than the New England view of Sunday. For twenty years or more saloons there have been open on that day. No doubt if the question were submitted to the people—as supporters of Sunday saloons proposed doing at this spring election—the major voice might approve the existing condition. Both candidates in the last mayoralty contest said they would not close saloons on Sunday.

Of late an association has caused the arrest of a number of saloonkeepers for violating the State law. Nine such cases have been tried at this writing. In each case, we believe, evidence that the defendant kept open saloon on Sunday was clear. In each case the judge instructed the jury that, if the defendant kept open saloon on Sunday, he violated the law and must be found guilty; and in every case the jury either acquitted the defendant or disagreed.

Commenting upon this, a Socialist journal observes: "Here is a precedent that will be found to our advantage. As the class struggle grows warmer arbitrary arrests of workingmen will be more frequent. Every man arrested should demand a jury trial, and every Socialist [juror] should assert his right to judge whether the enforcement of the law in the case before him is for or against his own class interest, and act accordingly."

A law that cannot be enforced seems to us a mighty poor asset for any community, no matter what it deals with.

Poor Richard Junior's Philosophy

℄ If you will think it over you will find that the most popular man of your acquaintance is a good listener.

℄ You never hear of a bluff succeeding; when it does succeed the bluffer is too sharp to admit it was a bluff.

℄ A financier is a man who spends the first half of his life trying to get money, and the second half trying to give it away.

℄ In the spring it's spring fever; in summer it's the dog-days; in autumn it's melancholy, but in winter there is only one name for it, and that is laziness.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

The Latest 1908 Model in Diplomatists, with a New Kind of Muffler and a Secondary Speed that Cannot be Equaled

Sartor Resartus

THE Honorable William Hohenzollern, of No. 27 Main Street, Germany, appears to have foozled his approach in the matter of David Jayne Hill, one of the best little diplomatists the United States keeps in stock. So far as we have been able to gather, the Honorable William, after saying last fall David Jayne was all right and good enough for him, took another peek, it is hinted, at the instigation of a certain party whose name shall not be mentioned, but who lives in Philadelphia and whose friends call him Charlemagne for short, and turned down his thumbs on David

"Not for me," said the Honorable William; "I have revised my opinion. I cannot see this man Hill at all. Send us another live one, or leave dear old Charley on the job."

Naturally, an announcement of this kind, coming from so high a source, as the fair-haired boys at the White House say when they have been forbidden to quote the President, but have been told to write what he said, created much consternation in the State Department and at the White House. Here we had been going along for years exchanging bouquets with the Honorable William and comparing T. R. to him, sometimes to his advantage and sometimes to T. R.'s, but, generally, with an even break all around, and we had constructed an *entente cordiale* that was as sweet and imposing as an omelet soufflé. Then, when Charlemagne Tower expressed a desire to quit—which expression we had been angling for for some years—and was taken up so quickly it made him gasp, and we had announced that David Jayne Hill would shed lustre on the German Court and had received the kind applause of our Teutonic friends—when all this had happened, it gave us a start, to say the least, to have word come trickling in that the Emperor had put an imperial "Nothing doing!" on David J. and left us all up in the air, so to speak. So all the high-grade sifters of the Administration went to work sifting it down. The German Foreign Office put out a string of denials that read like a series of statements from J. Pierpont Morgan after a French editor claimed to have interviewed him. Every morning, for a week, Von Bulow went down to work, opened his desk and, calling in his stenographer, said, "Take this," in whatever the German equivalent for that terse term may be! "As exclusively denied by the Foreign Office yesterday that the Emperor ever said he did not want the Honorable David Jayne Hill to come to Germany, this denial, No. 23, explicitly denies all other denials, and makes it plain the Emperor never said anything of the kind, and, if he did say it, has forgotten what he said. So far from being *persona non grata* at the Court, Mr. Hill is universally recognized as the latest 1908 model in diplomatists, with a new kind of muffler and a secondary speed that cannot be equaled, to say nothing of patent non-puncturable tires. Therefore, this denial stands until I get another telephone call from My Imperial Master and make it stronger. We didn't say he mustn't come. We want him, hanker for him, are pining for him. Welcome, Hill, old boy, to our fair city! Welcome, thrice welcome. *Cead mille failthe.*"

The result of it all was the general decision the Emperor did not say what he said. That was the diplomatic outcome. However, from various private sources it was learned the row all started over a few casual remarks the Emperor tossed off one morning when one of the merry jesters was reading the papers to the Royal Presence.

"Well, well," said the merry jester, "what do you think of this? Wouldn't that scald you?"

"What is?" exclaimed the Emperor, who wasn't feeling very well that morning because the cook had boiled his frankfurters hard—"What is, I say?"

"Why," said the merry jester, "here is a piece in the Lokal Anzeiger that would give you a pain. It's from The Hague, and it says Mrs. Hill, the wife of the American Minister there, went to market the other day on a bicycle."

"Goodness gracious, Agnes!" exploded the Emperor, in guttural German, "that will not do. We cannot have those people here."

As is well known, a wink is as good as a nod from an Emperor, and the merry jester hustled down to the Foreign Office and told them about it. Immediately, Ambassador Tower sent a cablegram to the State Department in Washington, saying: "Heavens, something terrible has happened. I can't afford to tell you about it by wire, but I have sent you a letter. Meantime, it's about Hill, who has been put on the unfriendly list here."

In some way—in some way, mark you—that cablegram to the State Department leaked out. There were two places for the leak. One was Berlin and the other was Washington. It didn't leak out in Washington, because it had leaked somewhere else before Washington got it, and Secretary Root was informed by the afternoon papers he was going to receive a short message from Ambassador Tower, presently.

Thus, getting down to the *res gestæ* of the case, as Senator Raynor, of Maryland, always says in the first sentence of the second paragraph of his speech, we have it that the Emperor crossed his fingers on Mr. Hill because Mrs. Hill went to market on a bicycle. On such small things do the fates of nations depend.

But—and here is the main point—Bill was wrong. What matters it, forsooth, if Mrs. Hill did go to market on a bicycle? Mr. Hill did not go to market on a bicycle. He did not go to market at all. If he had gone to market he would have gone in correct attire, in ambassadorial glad rags, as it might be put

The Emperor was hasty. He did not look into the habit or the habits of Hill. If he had he would have discovered that David Jayne Hill is the only person in the world who was born dressed in a frock coat and a high hat, at the early age of fifteen minutes cried lustily for his gray-striped trousers and his spats, and who, from that time to this, has never been seen when he was not absolutely fit to call on an Emperor, attend a tea, go to the White House or participate as an honorary bearer at a funeral. It was somewhat of a trial for Mr. Hill to wear his high hat and his frock coat when he was a freshman at college, but he persisted, saying to himself, no doubt: "Inasmuch as I am to be a great diplomatist I must not forget to dress the part."

That was the guiding star. Diplomacy was his forte. He had it in mind. When the other children were playing Indian, David Jayne Hill was studying Genetic Philosophy, always with his frock coat well brushed and pressed and with his high hat as glossy as might be. His service as President of Bucknell University and of Rochester University merely preliminarized his life work. So soon as he had completed his investigations he went to Europe—this was in 1896—and looked into his coming field. Then he returned to Washington and became a professor of European Diplomacy in the School of Comparative Jurisprudence and Diplomacy, and perhaps you think the high hat and the frock coat were not the real goods in that job.

It was not long, working steadily as he did, before he had his billet. He was made Assistant Secretary of State, and, on such days as John Hay felt like playing, he was Acting Secretary. He was a fine Acting Secretary, just as he was a fine Assistant Secretary. He was a diplomatist in every way. It was a beautiful experience to wander into Mr. Hill's room and see him at his desk, solemn, dignified, learned, impressive, exuding diplomacy at every pore. When those gentlemen from foreign parts dashed up against him they fell back shattered and disheveled. He not only knew all about American diplomacy, but he had written a lot of books about European diplomacy. He was what you might call an all-around diplomatist, with a working knowledge of all branches and the best tools in the business, said tools being the high hat and frock coat.

Doubtless, the Emperor did not know all this. He took a flyer at David Jayne because of that bicycle episode. When he learned just what sort of a man Hill is the Emperor put on the reverse English and called it all off. We who know Mr. Hill were confident it would come out this way. Years of preparation, years of correct dress and of living up to that dress could not go for naught. The high hat and the frock coat must triumph in the end. They demand a certain quality of mind and manner. Nobody in Switzerland or The Netherlands ever complained of Mr. Hill. It was impossible. Probably, the Honorable William Hohenzollern is pretty sorry about it now. If he isn't, wait until he sees Mr. Hill and he will be.

Why, say, it is just as natural for Mr. Hill to be an ambassador as it is for the Landis family to hold government jobs, and so far as diplomacy is concerned he has old Mr. Mike Talleyrand beaten to a pulp. "Look wise and wear the right clothes and you will go far."

The Financier and the Waiter

YEARS ago former Senator E. W. Carmack was editor of the Nashville Democrat, a paper that had a precarious life and flickered out on Thanksgiving Day.

When the staff came around on Thanksgiving afternoon Carmack met them with the announcement that the paper was dead and that they were all without jobs. This was sadder than it seems now, for the paper had not been paying salaries for some time.

"Boys," said Carmack, "it's all over. The sheet is dead. But we shall not want for a Thanksgiving dinner. How much money have we?" A search of all pockets showed $4.70.

"Plenty," said Carmack. "Come with me."

They went to the best restaurant and sat down, and Carmack ordered a sumptuous dinner, with turkey and everything to make it complete. After the dinner was over and the diners were smoking the best cigars the house had, Carmack called the waiter in his grandest manner and said: "Boy, you have served us admirably. We are more than pleased. Here is a small sum to compensate you for your trouble and as a slight token of our gratification."

"Thank yo', boss," grinned the waiter; "thank yo'; but how about this yere check of $19.70 for that dinner you-all just had?"

"Boy," exclaimed Carmack, "what is your status here? Are you a waiter or are you the financial manager of this concern?"

"'Deed, boss, I'se only a waiter."

"Well, then," said Carmack, "don't trouble yourself about the financial affairs of the place. Leave that to the manager," and he stalked out, followed by the feasted staff.

But he paid when fortune smiled again.

The Secret of Solitaire

PHIL DEITSCH, who used to be chief of police of Cincinnati, was a most astute copper. He had great faith in his detective powers, and said he could examine any suspect so closely that the truth was sure to come out.

A schoolboy who was thought to know something about a crime was brought to the office to be questioned by Deitsch. "Now, Johnnie," said the chief, "what did you do after schule?"

"I went home and played solitaire."

"Played solitary, eh," commented Deitsch. Then he asked the boy a lot of irrelevant questions and suddenly pounced on him with: "Now, Johnnie, who vas it you played solitary with? Quick, now."

The Hall of Fame

¶ Mr. Justice Brewer, of the United States Supreme Court, likes to go to Atlantic City and stroll on the boardwalk.

¶ Andrew Carnegie receives two or three hundred letters in a week from people who want money. Not many of them get it.

¶ John D. Rockefeller's favorite golfing companion is his personal physician, who goes with him on all his travels. Mr. Rockefeller always wins.

¶ Mr. Justice Harlan, of the United States Supreme Court, has it in mind to write his reminiscences and may retire from the Bench to do it.

This Page Is For The Rider

The first half tells why

The Yale and The Snell

BICYCLES

Are the two easiest running wheels in the world

A bicycle runs easily or not according to the construction of the crank hanger—the material from which it is made, the correctness and ingenuity of the mechanical method involved; and the true alignment of parts.

Crank hanger construction in ninety-nine cases out of one hundred has made *no visible advance in twenty years*—which is the length of time we've been making the Yale and Snell in this great Toledo plant.

It remained for the Consolidated Crank Hanger to introduce in bicycle manufacture at this late date, an improvement *in principle* so vital that it affects the comfort of every man in America who rides a wheel.

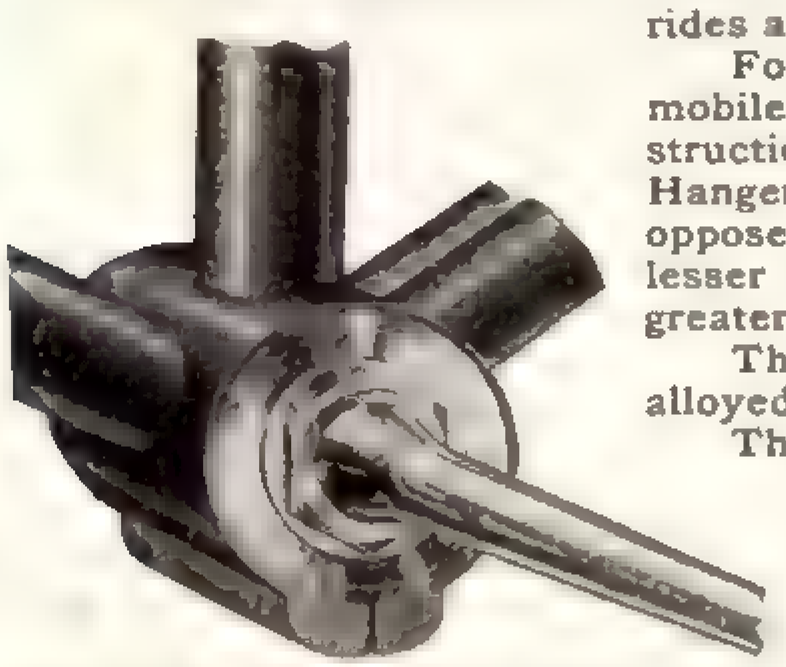
For the first time, alloyed automobile steel is employed in the construction of the Consolidated Crank Hanger—alloyed automobile steel as opposed to ordinary steel of a much lesser degree of hardness and much greater liability to wear and repair.

The sleeve is drop forged from alloyed automobile steel.

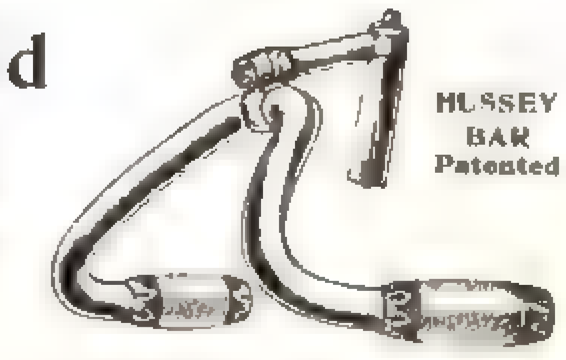
The cups and cones are hardened, ground and polished.

The cranks are drop forged from alloyed automobile steel.

Fifty per cent. fewer parts are employed than in any other crank hanger made.



WITHOUT THIS HANGER – which reduces the rider's efforts a full fifty per cent.—no other wheel, no matter what the selling price—can compare with the Yale and Snell



We take it for granted that the moment you are convinced that you have to do *fifty per cent. less work* in pushing the pedals of the Yale and the Snell—that moment you will be cured of the notion that "one bicycle is as good as another."

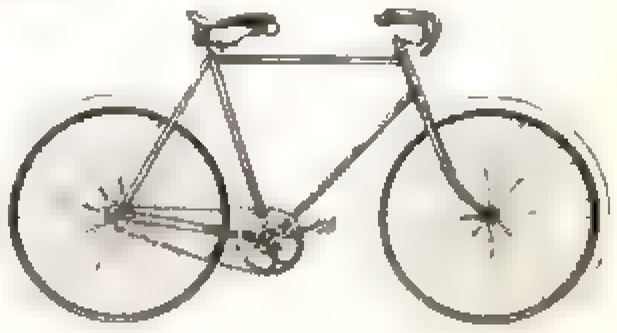
If you are satisfied that this is a fact, it will no longer be a matter of indifference to you which wheel you buy—you'll *insist* on getting a Yale or a Snell because those are the only two bicycles made in which you can get the Consolidated Hanger.

You're not going to do fifty per cent. more work to cover the same distance if you can help it—especially if the wheel that made you work harder cost just as much as the Yale or the Snell.

Well, if you'll give us or give our agent in your town the chance to talk to you for ten minutes—we'll make our point as clear to you as the noon-day sun. All we ask you to do is to *find out for yourself*. Write us to-day for the necessary information.

Before you buy a "mail order" bicycle, bear this in mind: The mail order house does not make its own wheels, but buys them from some manufacturer whose responsibility ends when the sale is made to the mail order man.

Back of the Yale and Snell is the guarantee of your local dealer, and back of that is the guarantee of this big plant. Write for our little book, "The Mail Order Man Who Masquerades as a Manufacturer," which will open your eyes on the subject of mail order bicycles.



The second half explains the tremendous advantages of the celebrated cushion fork frame in the

Yale=California

(MOTOR CYCLE)

Make up your mind at the outset not to class the Yale California with the best other motor cycle built. The difference is in the celebrated cushion fork frame; and it is so great a difference—such an inestimable advantage, that it puts the Yale California into a class by itself.

The curse of motor cycle construction—heretofore—the bugbear that has probably prevented you from owning one—has been the vibration.

The Yale California cushion fork frame has completely eliminated this evil—just as the Consolidated Crank Hanger in the Yale and Snell has made them the easiest running bicycles in the world.

All the unpleasant features you've imagined about motor cycling have been cut out on the Yale California—all the comforts you have pictured to yourself when the perfected motor cycle should come are realized in the Yale California.

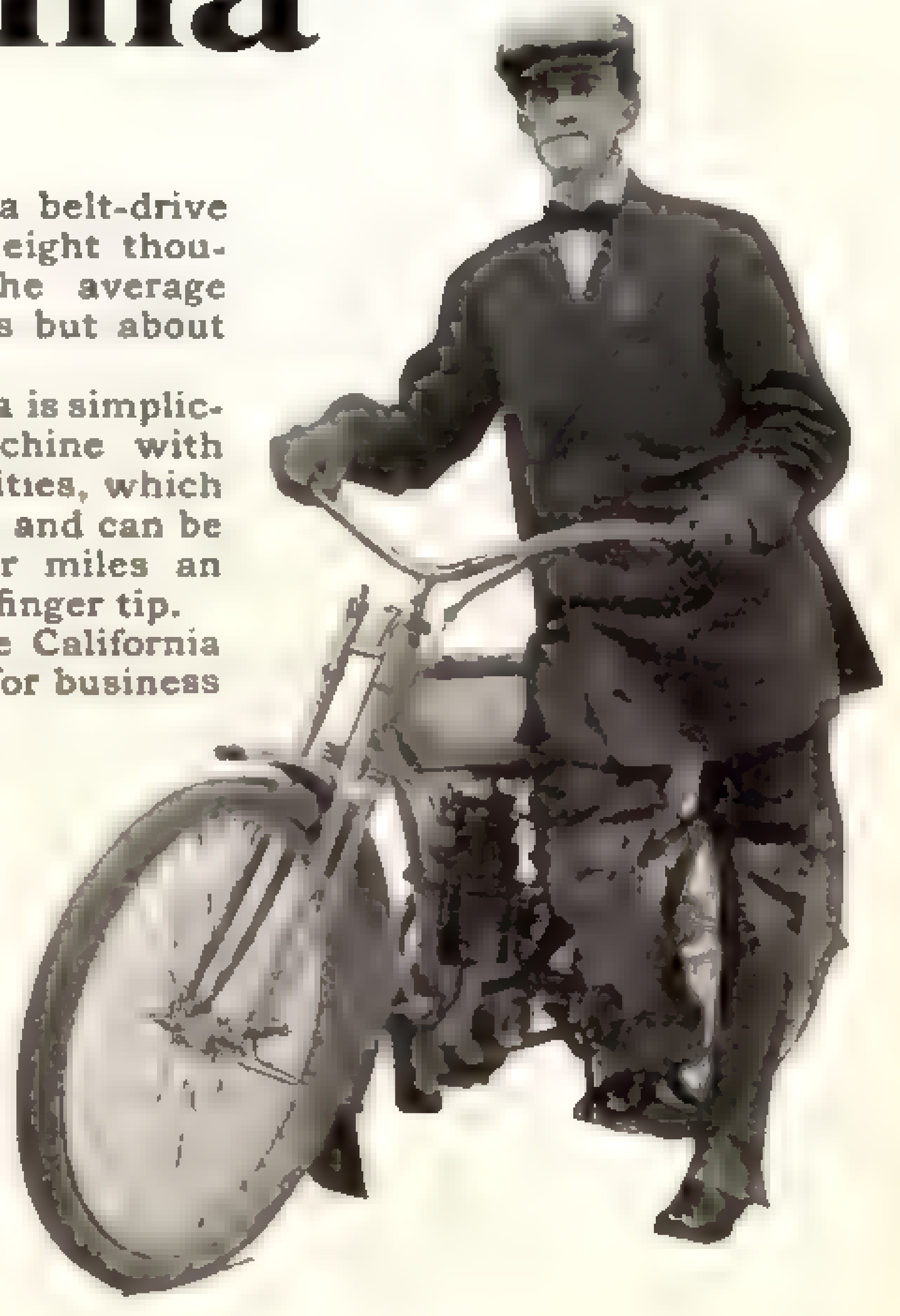
The cushion fork frame takes up every particle of jolt or jar no matter what kind of roads you're riding over.

The Yale California belt-drive will last from six to eight thousand miles, while the average life of a chain-drive is but about 500 miles.

The Yale California is simplicity personified—a machine with terrific speed possibilities, which never gets out of order and can be throttled down to four miles an hour by the crook of a finger tip.

Just as many Yale California Motor Cycles are used for business as for pleasure. They will travel any road at any time with the same uniform evenness and freedom from vibration.

Let us tell you the complete story of this splendid business and pleasure vehicle.



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Toledo, O.

Gentlemen:—I am interested in Yale and Snell Bicycles, Yale California Motor Cycles. Please send me information.

Name ....

Address ....

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and This is For The Merchant

And it tells him how he can cut his delivery-cost squarely in half with the

Consolidated Package Car

The Consolidated Package Car is the ideal delivery wagon for: Grocers; Butchers; Bakers; Confectioners; Laundries; Florists; Shoe Dealers; Tailors; Dry Goods Houses; Dye Houses; Clothiers; Haberdashers; Cloak Houses; Druggists; Milliners; Delicatessen Shops—any one of the score of dealers who have to make quick delivery and want to cut down the cost of driving and stabling a horse.

The Consolidated Package Car spelled "success" from the day the first cars were sold four months ago and began to travel the streets of Chicago.

Since that time we've had a waiting-list of orders from agents in all parts of the country; and are face to face with one of the biggest successes in the history of the factory.

The foot-driven Consolidated Package Car is for every merchant who wants to solve the question of speedy delivery on a minimum basis of cost.

It is the happy medium between the motor-driven delivery wagon and the horse—with the advantage, over both, of a much smaller cost of up-keep.

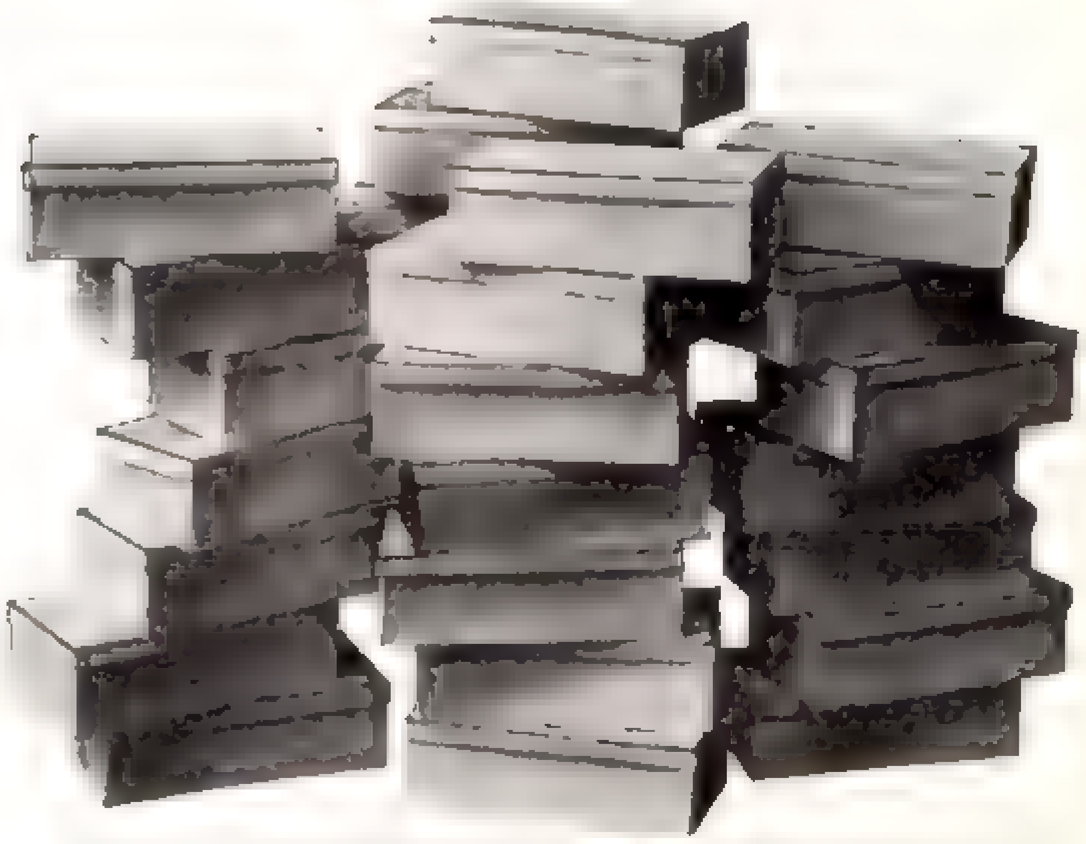


Illustration made from a photograph showing one delivery of shoe boxes carried on the inside of the package receptacle shown in the package car below. This leaves unoccupied all the room on the roof of the receptacle

The idea came from continental Europe—where fifty thousand foot-driven cars are in daily use by the merchants of London, Berlin, Paris and hundreds of smaller cities—but the improvement is essentially American in design, workmanship and perfection.

The Consolidated Package Car never has to be fed.

It never has to be stabled—can be kept right in the store.

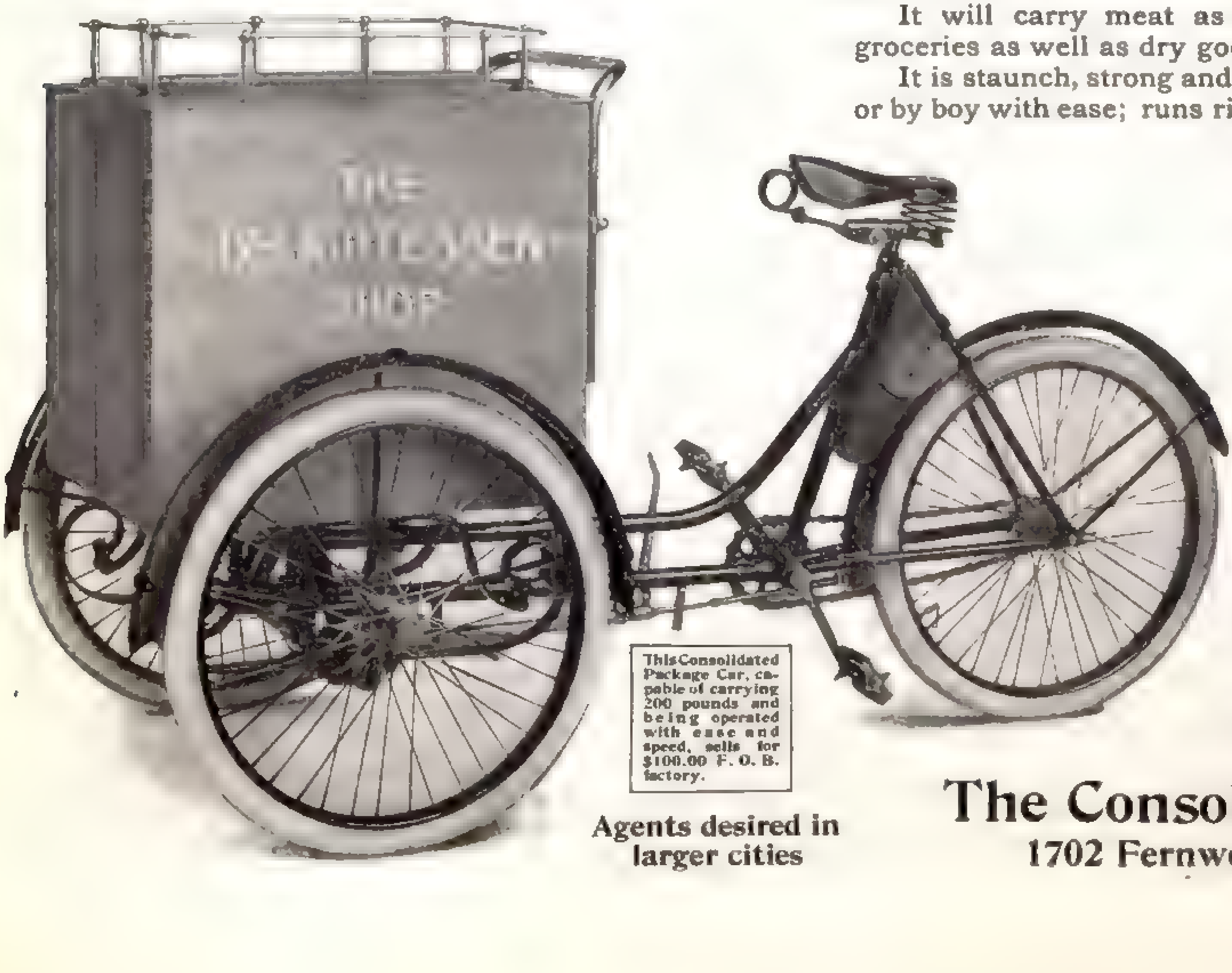
Its first cost is ridiculously small—its after-cost nothing at all.

It will carry meat as well as it carries millinery—groceries as well as dry goods.

It is staunch, strong and simple, can be operated by man or by boy with ease; runs right to the side door of the house if necessary; travels any road or pavement—and best of all "gets there" quickly at a cost so slight you can't calculate it.

It is fifty per cent. more economical than a horse—and will pay for its first cost within sixty days. It is a perpetual advertisement—novel, neat and attractive and easily kept clean. Stores doing any considerable volume of business use two and three with better satisfaction to their trade, and a big saving in cost of delivery.

We make the Consolidated Package Car in several styles. Write and tell us your business requirements and we will give you full particulars and prices.



This Consolidated Package Car, capable of carrying 200 pounds and being operated with ease and speed, sells for $100.00 F. O. B. factory.

Agents desired in larger cities

The Consolidated Mfg. Co.
1702 Fernwood Ave., Toledo, O.

YOUR SUIT—Was It MADE For YOU?

Was your suit made for just ANYONE and bought by you? Is it just "a" suit or is it **your** suit—made **for you**, made purposely to fit you and to become you and possess your individuality?

A "**NATIONAL**" suit, made to your order, will be a suit **made for you**, will be a part of your figure, certain to be perfect fitting, sure to be becoming and stylish and satisfactory in every way or else "**You get your money back.**"

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Our Style Book shows 63 new suits, each made to order in over 400 materials. Think of it! Won't it be easy for you to make a selection? Wouldn't you like to learn **which suit should be your suit?**

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THE GUARD

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STEWART'S DUPLEX SAFETY PIN

Never tears the fabric. The spring guard is on the side next the cloth. The tongue prevents the fabric from catching in the head. **These are features found in no other safety pin.** Without them, comfort is impossible. If your dealer doesn't keep them, please send us his name and address. Send four cents in stamps for samples, retailing [illegible] **ask for Stewart's Duplex Safety Pins**, [illegible]

Consolidated Safety Pin Co.
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"Ferguson's Lessons In Subdivisions of Land Numbers"

the only book of its kind. Should be in every office, home and schoolroom. Contains in addition to subject matter, never before published articles on Banking, Care of the Eye, etc. Book sent postpaid on receipt of 50 cents.

Thos. M. Ferguson, Real Estate Dealer, Hattiesburg, Miss.

The New Reporter

And How He Views the Doings at the Capitol

JUST when Secretary Taft was beginning to think all he had to do to get the nomination at Chicago next June was to lay in enough throat lozenges to keep his voice in trim for thirty-seven speeches a day, there came a hark-from-the-morgue explosion that made all the Taft boomers sit up and take extended notice. The Taft people had read the White House bulletins that it is all over but the shouting so frequently they thought all the other candidates had abandoned the fight, and that Big Bill was scheduled to walk in in a sedate and dignified manner, with no one along the way to rough it with him.

Contrary to all precedent, contrary to the former conduct of their rubber-tired campaigns, contrary to the Pennsylvania obsession that the way to nominate a man for President is to give dinners in his honor and sing "For he's a jolly good fellow!" along about one A. M.—contrary to all these, the Honorable Charles W. Fairbanks and the Honorable Joseph G. Cannon, both candidates who, Taft thought, were in states of coma, blew up almost simultaneously, scattering vote-getting language about lavishly. Previously, but not very previously at that, the allied candidates had emerged from their masterly seclusion in the high grass to hire one press agent for all to combat the Taft theory of publicity, which is to hire all press agents for one. This accomplished as a preliminary, Fairbanks and Cannon came marching to the front.

Mr. Fairbanks, who has occupied the dignified position of being a tentative and receptive candidate, but who has been burrowing around under the surface like an industrious mole, looked over all the psychological moments there were in stock and chose the one best suited to his purposes, to wit: the Republican State Convention in Indiana. Seizing his trusty pen, he wrote a long letter to the Honorable Jesse Overstreet, of Indiana, to set forth some views. Of course, it wasn't necessary to write to the Honorable Jesse Overstreet, for the Honorable Jesse is a Representative from Indianapolis, where the Vice-President lives, is now in Washington, and was there when the letter was written. Besides, he is in the habit of calling two or three times a day on the Vice-President. But the Vice-President had to have somebody to write to. He couldn't write to Senator Beveridge, for it is likely, if he did, Senator Beveridge would consider the letter "Personal and Confidential." He picked out Overstreet as a fine, neighborly, handy person to get the letter and who, on getting it, would know enough to leave it around carelessly where the reporters could find it.

Light on a Vexed Question

What the Vice-President had in mind was to enlighten Mr. Overstreet on the state of the Vice-Presidential mind on various topics of the day. He was afraid, apparently, that Mr. Overstreet might not have gathered clearly the ideas the Vice-President had imparted to him, from time to time, by word of mouth, so he put it all down on paper, and if it got into the public prints he was prepared to be resigned about it, for it is so hard to keep things out of the papers. He enlightened Mr. Overstreet at some length, but the principal enlightenment was on the subject of tariff revision. Any person who thinks the mind of Charles Warren Fairbanks is not acutely on the job every day is entitled to another guess. Mr. Fairbanks knows a hawk from a handsaw for twenty-four hours each day. He has gained much fame by his steadfast upholding of the principle of Protection, but he had observed the growing tendency, even in his own party, toward a revision of the schedules. Furthermore, he had noticed that President Roosevelt was in favor of doing nothing until after the short term of the present Congress and of having a special session soon after inauguration of the new Congress, after March 4th next, to take up the matter. Senator Beveridge has proposed a tariff-revision commission to sit through the summer. Speaker Cannon and the House leaders were strongly in favor of no action until a new President and a new Congress should arrive. That seemed a settled Republican policy.

It might have been thought that Mr. Fairbanks would indorse all this in his letter to Overstreet, that he would fall in with a few words saying it is generally recognized that the tariff must be revised, but it must be revised by its friends, and that, as any tariff revision always upsets business, it will be best to wait until after March 4th next, when there will be plenty of time and a brand-new Congress, or House, rather, to take over the work. It might have been thought he would do all this; but he didn't. Instead, he reached calmly in, took away the President's tariff thunder, grabbed the Cannon end of it and walked out before the people as the most imminent, in-a-hurry, sudden tariff reformer we have. He ventured to say to Mr. Overstreet that the sentiment for tariff revision had so crystallized that it is apparent the same must be undertaken "at no distant date," which is a statesmanlike way of putting it. He also ventured to say that, having settled the fact the tariff must be revised, the question of when the deadly work is to be done is of tremendous importance.

Uncle Joe's Jolly

Leading up, thus, to his explosion, Mr. Fairbanks threw in his bomb. Instead of saying: "Revise it after March 4th next," he inquired in clarion tones: "What is the matter with revising it right after election this year?" Call Congress in special session in November, he urged, and get it over before the present Administration goes out of office, on March 4th next. Well, that was a corker. It hit the Cannon idea and all the other tariff ideas between wind and water, mostly wind. Here was the Great Conservative Force leaving the reservation and calling for tariff reform at a date earlier than anybody had thought about. There were loud cries. The other candidates ran about aimlessly, wondering why they had not thought of it. At one fell swoop, Charles Warren Fairbanks became the leading tariff-reform advocate, the previous thunder-snatcher; for he had stolen all the tariff thunder there was, unless somebody should get up and demand tariff revision right now, immediately, which no Republican candidate has the nerve to do, with an election coming on.

Mr. Overstreet did his part. The letter got into the papers and Mr. Fairbanks looked around with a satisfied air and inquired softly: "Well, you other folks, what do you think of that?"

What they thought of it, of course, is not fit to print, but it sufficed. He had Uncle Joseph Cannon and Peletiah Webster Knox and William Howard Taft and all the rest of the candidates out on a limb, with the saw working between them and the trunk, so far as the tariff is concerned—and the tariff is the thing most people think will cut the greatest figure in the coming elections, although the President and the rest have tried to stave that off by promising revision four months after Mr. Fairbanks proposes it shall begin.

Uncle Joseph Cannon was stung the hardest. He emitted screams of pain that could be heard through the corridors of the Capitol and sounded like Representative De Armond giving his actual, unbiased opinion of John Sharp Williams. Still, that sort of noise made no impression and did no good. It was up to Uncle Joseph to get into the arena or admit he was a poor shine of a candidate. He couldn't do anything for the tariff, for Fairbanks had been as previous about that as any one dared be, so he looked for the next best bet and landed on the newspaper press of the country. "The newspaper boys are the boys for me," concluded Uncle Joseph. "I'll jolly them along and see what I can get out of it."

Last year the newspaper publishers went to Washington and asked Uncle Joseph to consider a plan for putting wood pulp on the free list, claiming the paper companies were raising the price of white paper to a prohibitive level. They made their arguments. The President was with them. "But," the President said, "all legislation of that character must originate in the

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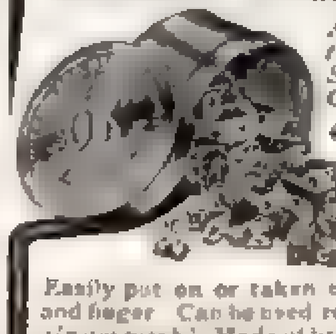

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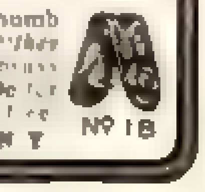

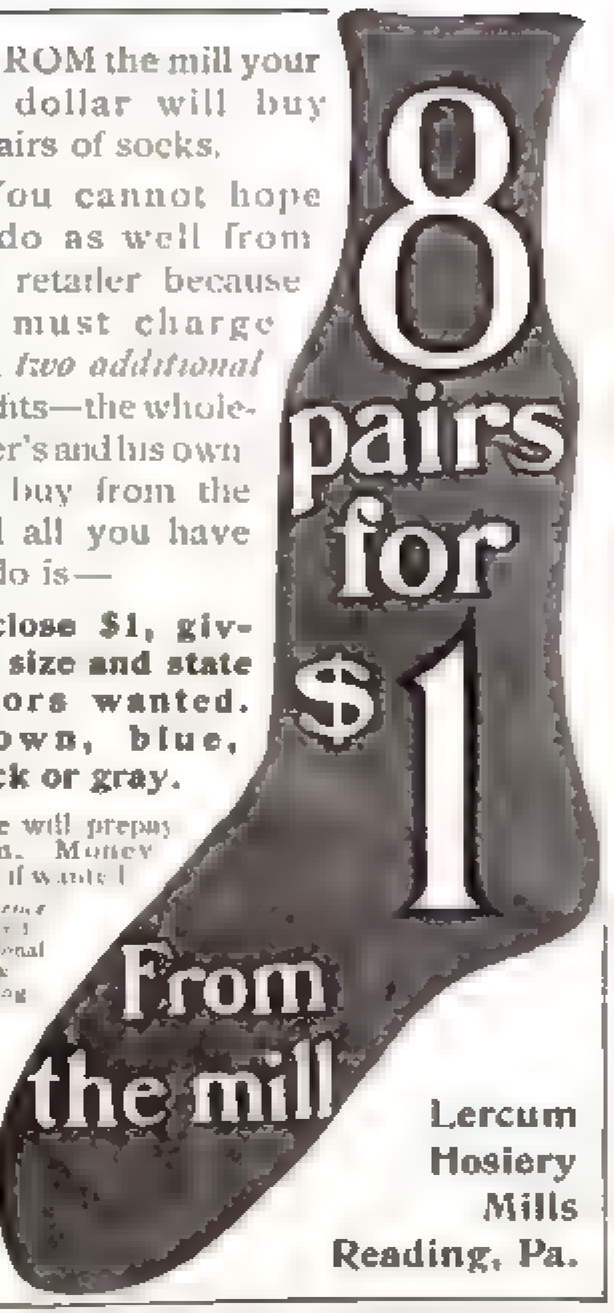

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Enclose $1, giving size and state colors wanted. Brown, blue, black or gray.

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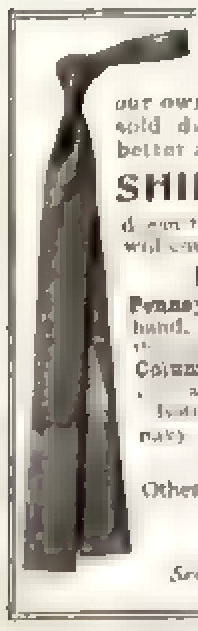

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House of Representatives, by the terms of the Constitution. See Speaker Cannon." They saw the Speaker.

"Pish! Tush!" said the Speaker. "I am with you, boys, but there is nothing doing. I positively refuse to let any start be made on this tariff revision business. I am glad to see you, tickled that you called, but I cannot allow it. Don't you know that, if we began with lowering the duty on wood pulp or putting it on the free list, we would have to take up all the other schedules? No, boys, good-by and God bless you, but I can't allow it. I am not for it. I am against it, in other words, down to the last analysis"—which is a term Uncle Joe always uses in every series of remarks more than forty seconds long.

Uncle Joe Launches an Airship

That was last year. As predicted by Uncle Joseph, there was no change in the wood-pulp schedule. Still, after Vice-President Fairbanks, candidate for President, sent up his tariff-revision balloon it was immediately up to Uncle Joseph, candidate for President, to launch an airship. He did not go so far as to ask for or advocate free wood pulp. He couldn't do that and not get himself laughed at; but he did jump into the breach and try for a little capital for himself by introducing a resolution, in his capacity as a member of the House, asking that the Department of Commerce and Labor shall report what progress it has made in the investigation of the affairs of the so-called paper trust and asking the Department of Justice what it has done toward breaking up or prosecuting the alleged combination in restraint of trade. "And I guess," the Speaker might have said, "this little attention to the newspaper boys will hold Charley Fairbanks and his rapid, not to say rash and abrupt, tariff project."

Inasmuch as the great issue raised by Senator Knox, which was that Peletiah Webster really was responsible for the Constitution, did not achieve the immediate popularity its author anticipated, it is now clearly in Senator Knox's province to get out in the open and send up a skyrocket or two himself. The only way to be an opportunist is to grab an opportunity, and that appears to be the cue of Mr. Knox, although it might not amount to much, for, as some cynic has said: "The American people will never elect a man President who does not weigh more than ninety pounds."

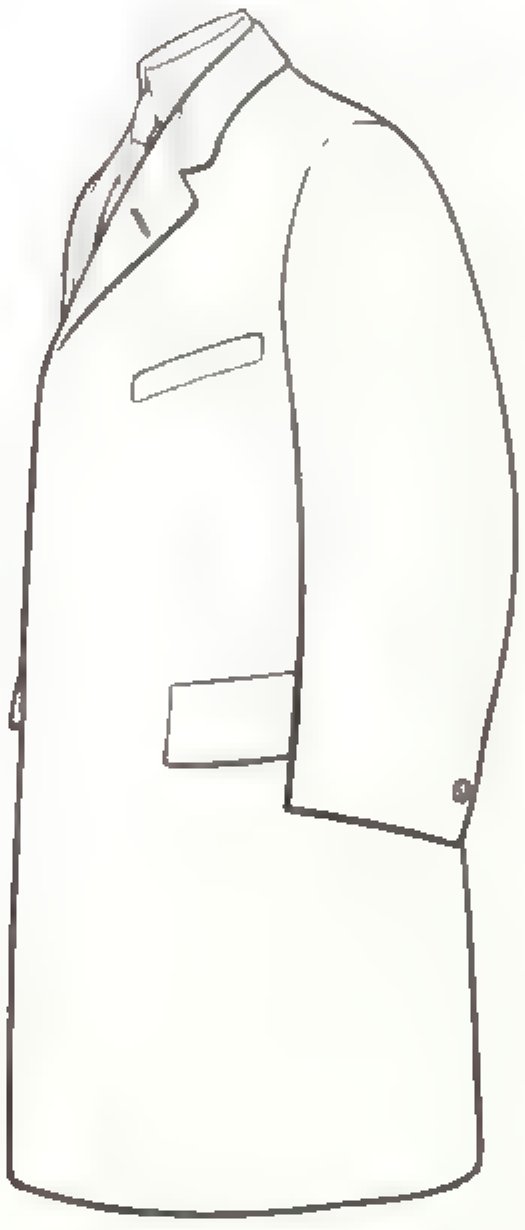
Meantime, the real work in opposition to Taft seems to be in the hands of Senator Crane, of Massachusetts, Senator Aldrich, and a few others who are putting in the best licks they can, but, apparently, are not making so much headway as they desire. There has been a persistent story that the allies have conceded the nomination of Taft, and are keeping up their opposition in order to force some sort of an agreement with him. And, on the other hand, the gossip here has gone so far as to say that Whitelaw Reid, now American Ambassador to Great Britain, is to be Secretary of State in the Taft Cabinet.

Judge Gray's Little Boom

The same sort of a movement in progress against Taft is going on against Bryan. Numerous citizens are fighting The Peerless in various parts of the country. They are hopeful of getting a little more than one-third of the Democratic National Convention and preventing the nomination of Bryan on the first ballot, and their task is easier than that of the Taft opponents; for a majority nominates in the Republican convention, while the Democrats require two-thirds.

The leading candidate put out against Bryan is Governor Johnson, of Minnesota. The other one is Judge Gray, of Delaware. The story here is that Gray is the man the people who are fighting Bryan really want. Gray is a nice, scholarly man, who would make about the same sort of a candidate as Parker did four years ago. There is a Gray press bureau in active operation, and the Johnson publicity artists are working overtime. Meanwhile, The Peerless is scurrying around and gathering in delegates here and there. The wise political observers at the Capital say the anti-Bryan movement started too late.

Following closely on the heels of the naval scare there came an army scare, and one is just as obvious as the other. To hear the affrighted army critics tell it, there is



Good Nature and Vanity in Clothes

FROM A PHOTOGRAPH

SOME men allow good-nature to stand between them and the wise selection of their clothes.

In the clothing store their individuality drops to a low ebb in face of the salesman's gentlemanly insistence.

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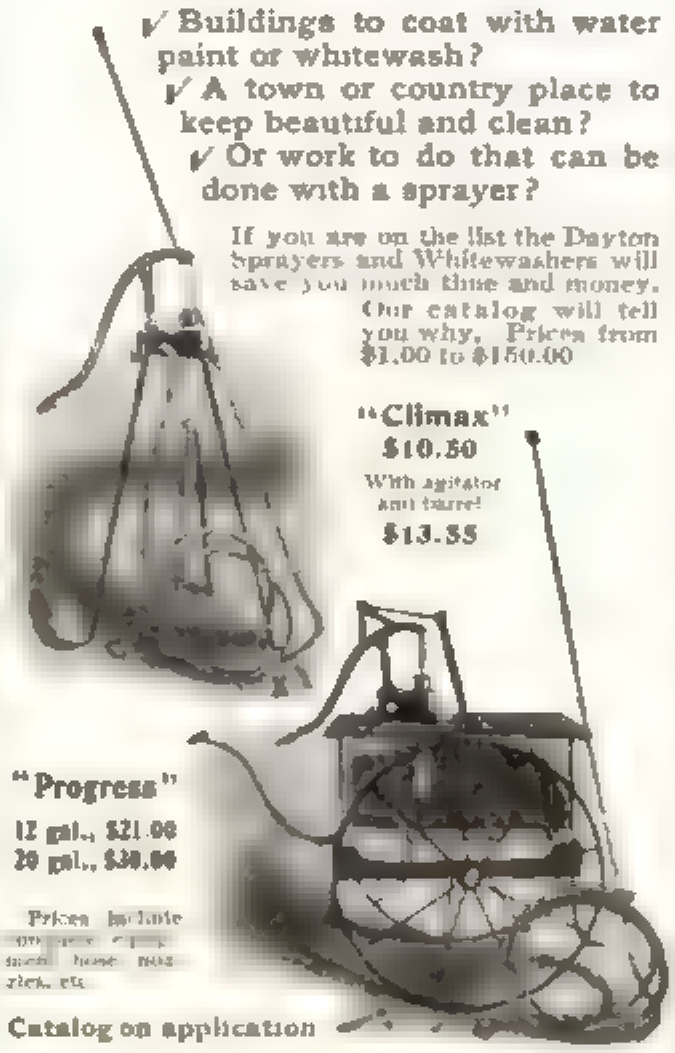

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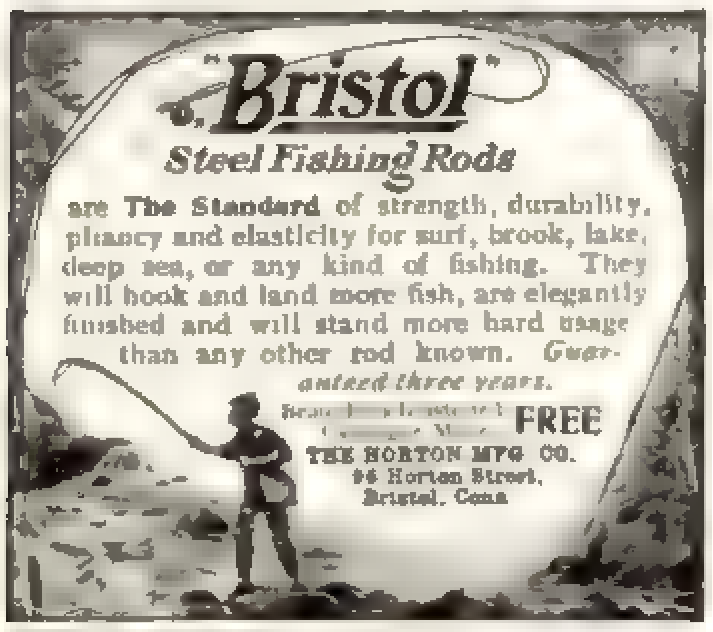

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no army in the United States, no provisions for an army, no powder, no rations, no guns—nothing. If the Ottawa police force should choose to march across the border some day and annex New York State there is nothing to stop them, and if Japan should land a few hundred of those terrible fighting men on our shores we should all be eating rice and wearing kimonos inside of a week.

'Tis a terrible condition we are in, with no gallant defenders to rush to uphold the colors. What we need, according to this chorus of critics, is a standing army of a few millions, or one million at least, with the soldiers paid sixty dollars a month and found, and a supply of arms, ammunition, coast defenses and such sufficient to defy the world. We are told the condition of defenselessness we are in is nothing short of scandalous. If anybody should attack us we couldn't strike a lick. The advocates of more soldiers are most impressive about it. They yell pathetically for help. Any time any nation, from Haiti to Great Britain, desires to annex us, it can be done over night.

And, strange to say, when the yells were loudest the army appropriation bill happened to be before Congress. It usually happens so. Now that the bill is in final shape we shall not be in danger of invasion, battle and sudden death, to say nothing of humiliating capitulation, until there is another army appropriation bill.

A short time ago a man named Henry W. Elliott, of Ohio, put one over on the esteemed Senate of the United States, the greatest deliberative body in the world, that made that dignified and august body rub its eyes and pinch itself while emitting gasps of astonishment that sounded like the exhaust of a motor-boat. One of the most-admired functions of the citizen of this republic, guaranteed by the Constitution, is the right of petition. All sorts of persons send to Congress all sorts of petitions on all sorts of subjects. These are presented, referred, sometimes printed, always forgotten and rarely read. The Senator to whom they are sent hands them up, and that is all there is to it.

The Joker in a Fur-Seal Document

Elliott sent to Senator Foraker what he said was a record of "the loot and ruin of the fur-seal herd of Alaska." Senator Foraker did not read the document. He presented it and asked that it be printed. It was printed and copies went to all the correspondents. Nobody read it. Nothing would have happened if Senator Lodge had not picked it up in an idle moment and turned the pages. Suddenly his eye lighted on this paragraph, and he let out a scream of dismay that made Sergeant-at-Arms Ransdell think Carrie Nation had sneaked into the Senate gallery again: "This statement of Senator Fairbanks was an untruth in every respect—a square and wholesale fabrication on his part to defeat the pending bill."

Lodge rushed in to Foraker. "Great Heavens!" Lodge cried, "do you know you introduced a document here the other day and had it printed that calls the Vice-President a liar?"

"Go away, Cabot," replied Foraker; "this is not April Fool's day. Go away. I'm busy."

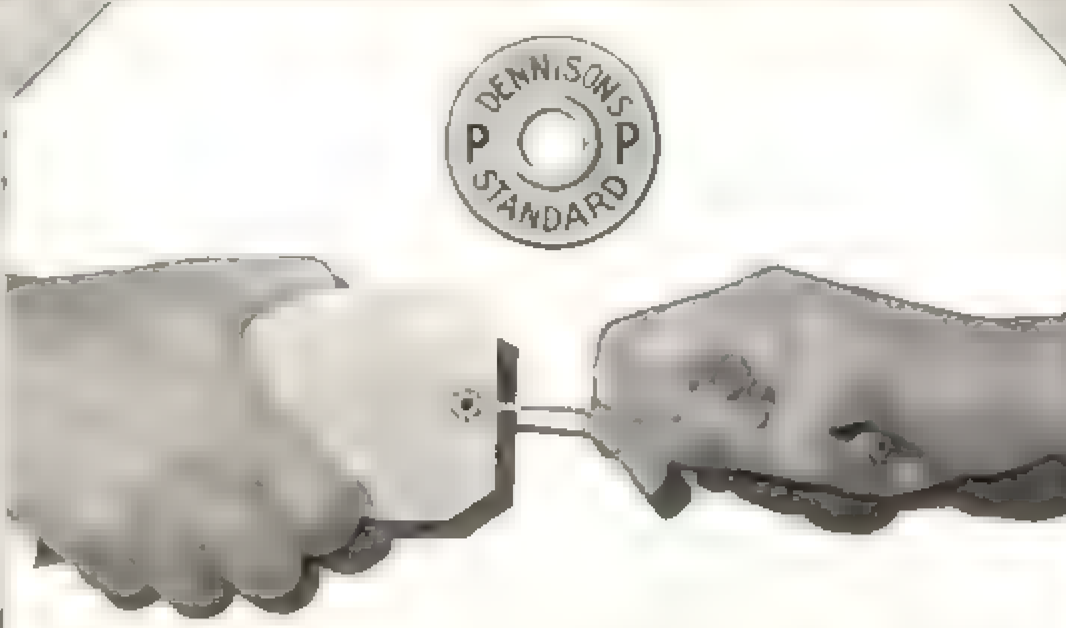
"But you did," insisted Lodge. "Here it is. Read that." Foraker read. He read it again; meanwhile his usually ruddy face turned rapidly from red to maroon, to deep imperial purple, and he sputtered when he tried to talk.

After he had regained his command of language Senator Foraker reported the incident to the Senate and it was decided to withdraw the offending document from the files.

Up to this time not a soul on earth knew about the paper except Lodge, Foraker and the printers and proofreaders at the Government Printing Office, aside from the author, of course. The action in withdrawing the paper from the files sent every correspondent in the press gallery out on a hunt for it. They had all had it, but had thrown it away without reading it. It was found.

Next morning the whole world knew all about it.

The moral of this is that when the Senate tries to suppress anything that thing always gets more publicity than it could get in any other way. Perhaps the Senate knew that—but, anyhow, isn't this lovely spring weather we are having?



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Reduced rates on household goods to and from all points on the Pacific Coast. 349 Marquette Building, Chicago; 1501 Wright Building, St. Louis; 851 Tremont Building, Boston; 101 Columbia Building, San Francisco; 109 Stimson Block, Los Angeles.

The Yankee clock peddler of a former day never tried to sell a clock.

He "just wanted to leave it until he came around again," knowing full well that after a family had enjoyed a clock for a month they would never go back to the sun dial or to "guessing the time by the sun."

So with my cigars. I don't want to sell you a hundred now. I "just want to leave them on trial." Moreover, I will take them away again if you don't care to keep them after you have smoked ten, and no charge for the ten smoked.

MY OFFER IS:—I will, upon request, send one hundred Shivers' Puritanos on approval to a reader of *The Saturday Evening Post*, express prepaid. He may smoke ten cigars and return the remaining ninety at my expense, and no charge for the ten smoked, if he is not pleased with them; if he is pleased and keeps them, he agrees to remit the price, $5.50, within ten days.

In ordering please inclose business card or give personal references and state which you prefer—light, medium or dark cigars.

My Puritano cigar is hand made, of clear, clean, straight, long Havana filler with a genuine Sumatra wrapper. It is the retailers' 10c. cigar

I make other cigars than the Puritano, ranging in price from $4.00 to $15.00 per hundred. If you prefer some other size or shape, or clear Havana cigars, permit me to mail you my catalogue, and explain more fully my methods of supplying smokers with cigars at wholesale prices.

HERBERT D. SHIVERS
913 Filbert Street Philadelphia, Pa.

Shivers' Puritano

THE PRINCIPLE OF THE GAMBLE BRACE
It's all in the Steels"

Would you wear a Shoulder Brace if you could find one that just suited you? [illegible] the shoulder blades and [illegible] Notice how quickly it straightens the figure.

Gamble's Improved Shoulder Brace

is made with non-rustable steels that **press in** upon the shoulder blades exactly as the thumbs do and it is **the only brace** that actually **makes** and **keeps** the figure straight and **at the same time allows all possible freedom of action**—such materials as elastic, webbing, etc., con[illegible] figure and will not give the desired support. The [illegible] is a perfect shoulder brace and an excellent [illegible]. Has stood the test for 14 years.

Your dealer [illegible] Gamble Brace and guarantee satisfaction. He will refund the purchase price in full should you care to return the [illegible] after wearing [illegible] one week. [illegible]

The Gamble Shoulder Brace Co 1071 Millard Av Chicago, Ill

THE ONLY SANITARY
CIGAR POCKETS
Protect Cigars from breakage or other injury and prevent the scenting of clothing
THEY ARE WAX LINED
FREE AT ALL CIGAR STANDS

Sole Manuf'rs RACINE PAPER GOODS CO Racine Wis.
THE PAPER GOODS CO. LTD. Toronto Canada.

HIS FATHER'S BUSINESS

(Continued from Page 6)

John Burnit Company would be like. He was perfectly contented now. His headache was gone; such occasional glimpses as he caught of the play were delightful; Mr. Trimmer was a genius; the Traders' Club a fascinating introduction to a new life; Starlett and Allstyne a joyous relief to him after the sordid cares of business. In a word, Agnes was with him.

"Do you think your father would accept this proposition?" she asked him after he was all through.

"I think he would at my age," decided Bobby promptly.

"That is, if he had been brought up as you have," she laughed. "I think I should study a long time over it, Bobby, before I made any such important and sweeping change as this must necessarily be."

"Oh, yes," he agreed with an assumption of deep conservatism; "of course I'll think it over well, and I'll take good, sound advice on it."

"I have never seen Mr. Trimmer," mused Agnes. "I seldom go into his store, for there always seems to me something shoddy about the whole place; but to-morrow I think I shall make it a point to secure a glimpse of him."

Bobby was delighted. Agnes had always been interested in whatever interested him, but never so absorbedly so as now, it seemed. He almost forgot the stranger in his pleasure. He forgot him still more when, dismissing his chauffeur, he seated Agnes in front of the car beside him, with Starlett and Allstyne and Aunt Constance in the tonneau, and went whirling through the streets and up the avenue with her by his side.

It was but a brief trip, not over a half-hour, and they had scarcely a chance to exchange a word; but just to be up front there alone with her meant a whole lot to Bobby.

Afterward he took the other fellows down to the gymnasium, where Biff Bates drew him to one side.

"Look here, old pal," said Bates. "I saw you real chummy with T. W. Tight-Wad Trimmer to-night."

"Yes?" admitted Bobby interrogatively.

"Well, you know I don't go around with my hammer out, but I want to put you wise to this mut. He likes to take a flyer at the bangtails once or twice a season, and last summer he welshed on Joe Poog's book; claimed Joe misunderstood his fingers for two thousand in place of two hundred."

"Well, maybe there was a mistake," said Bobby, loth to believe such a monstrous charge against any one whom he knew.

"Mistake nawthin'," insisted Biff. "Joe Poog don't take finger bets for hundreds, and Trimmer never did bet that way. He's a born welsher, anyhow. He looks the part, and I just want to tell you, Bobby, that if you go to the mat with this crab you'll get up with the marks of his teeth on your windpipe; that's all."

V

EARLY the next morning—that is, at about ten o'clock—Bobby bounced energetically into the offices of Barrister & Coke, where old Mr. Barrister, who had been his father's lawyer for a great many years, received him with all the unbending grace of an ebony cane.

"I have come to find out who were the trustees appointed by my father, Mr. Barrister," began Bobby, with a cheerful air of expecting to be informed at once; "not that I wish to inquire about the estate, but that I need some advice on entirely different matters."

"I shall be glad to serve you with any legal advice that you may need," offered Mr. Barrister, patting his finger-tips gently together.

"Are you the trustee?"

"No, sir"—this with a dusty smile.

"Who is, then?"

"The only information upon that point which I am at liberty to give you," said Mr. Barrister dryly, "is that contained in your father's will. Would you care to examine a copy of that document again?"

"No, thanks," declined Bobby politely. "It's too truthful for comfort."

From there he went straight to his own place of business, where he asked the same question of Johnson. In reply, Mr. Johnson produced, from his own personal and private index-file, an oblong gray envelope addressed:

> TO MY SON ROBERT, UPON HIS INQUIRING ABOUT THE TRUSTEESHIP OF MY ESTATE

Opening this in the privacy of his own office Bobby read:

> As stated in my will, it is none of your present business.

"Up to Bobby again," the son commented aloud. "Well, Governor," and his shoulders straightened while his eyes snapped, "if you can stand it I can. Hereafter I shall take my own advice, and if I lose I shall know how to find the chap who's to blame."

He had an opportunity to "go it alone" that very morning, when Johnson and Applerod came in to him together with a problem. Was or was not that Chicago branch to be opened. The elder Mr. Burnit had considered it most gravely, but had left the matter undecided. Mr. Applerod was very keenly in favor of it, Mr. Johnson as earnestly against it, and in his office they argued the matter with such heat that Bobby, accepting a typed statement of the figures in the case, virtually turned them out.

"When must you have a decision?" he demanded.

"To-morrow. We must wire either our acceptance or rejection of the lease."

"Very well," said Bobby, quite elated that he was carrying the thing off with an air and a tone so crisp; "just leave it to me, will you?"

He waded through the statement uncomprehendingly. Here was a problem which was covered and still not covered by his father's observations anent Johnson and Applerod. It was a matter for wrangling, obviously enough, but there was no difference to split. It was a case of deciding either yes or no. For the balance of the time until Jack Starlett called for him at twelve-thirty, he puzzled earnestly and soberly over the thing, and the next morning the problem still weighed upon him when he turned in at the office. He could see as he passed through the outer room that both Johnson and Applerod were furtively eying him, but he walked past them whistling. When he had closed his own door behind him he drew again that mass of data toward him and struggled against the chin-high tide. Suddenly he shoved the papers aside, and, taking a half-dollar from his pocket, flipped it on the floor. Eagerly he leaned over to look at it. Tails! With a sigh of relief he put the coin back in his pocket and lit a cigarette. About half an hour later the committee of two came solemnly in to see him.

"Have you decided to open the Chicago branch, sir?" asked Johnson.

"No," said Bobby coolly, and handed back the data. "I wish, Mr. Johnson, you would appoint a page to be in constant attendance upon this room."

Back at their own desks Johnson gloated in calm triumph.

"It may be quite possible that Mr. Robert may turn out to be a duplicate of his father," he opined.

"I don't know," confessed Applerod, crestfallen. "I had thought that he would be more willing to take a sporting chance."

Mr. Johnson snorted. Mr. Applerod, who had never bet two dollars on any proposition in his life, considered himself very much of a sporting disposition.

Savagely in love with his new assertiveness Bobby called on Agnes that evening.

"I saw Mr. Trimmer to-day," she told him. "I don't like him."

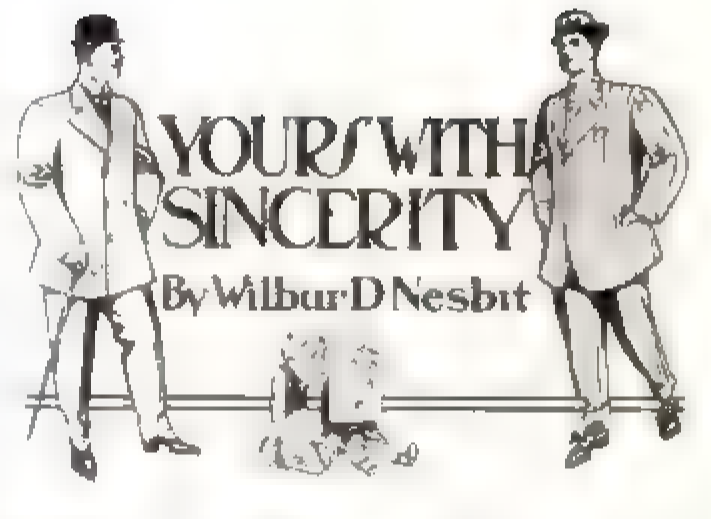
"I didn't want you to," he replied with a grin. "You like too many people now."

"But I'm serious, Bobby," she protested, unconsciously clinging to his hand as they sat down upon the divan. "I wouldn't enter into any business arrangements with him. I don't know just what there is about him that repels me, but—well, I don't *like* him!"

"Can't say I've fallen in love with him myself," he replied. "But, Agnes, if a fellow only did business with the men his nearest women-folks liked, there wouldn't be much business done."

"There wouldn't be so many losses," she retorted.

"Bound to have the last word, of course," he answered, taking refuge in that old and



YOUR DOCTOR BOSSES YOU

IF any other man were to tell you that you shall not eat corned beef and cabbage you'd mighty soon let that other man know what's what.

But when your doctor tells you: "No corned beef and cabbage or other luxuries, but some hard toast and two of these pills three times a day," you *have* to like it.

No other man can tell you that you must only work so much or play so much—and make good with it.

You are apt to work eighteen hours a day, or play all the time just to show the other man that you are independent.

If any other man than your doctor were to tell you to walk ten miles, then go through a set of gymnastic movements, then do a lot of other calisthenics, you would tell the other man "Pish-tush!"

But when the doctor strokes his beard and tells you, it *goes*.

And it is all for your good.

You know *that*, too.

Well, would it surprise you much if the doctor were to prescribe what sort of clothing you should wear?

Any observant physician will agree with the statement that there is a psychological, if not a pathological influence in wearing new, attractive garments. A woman in her new spring finery is perhaps the happiest-looking mortal. But let a man feel miserable and blue, and have that "every-thing-will-go-wrong" feeling—and then let him get a clean shave and have his shoes shined and put on clean linen, and a suit that he knows to be as nifty as the next man's—and maybe more so—and what then?

Why, the sun shines again, and the sky is blue, and the little birds are singing in the treetops—and he raises the price he was going to ask the other fellow; and the other fellow agrees to it

Make yourself feel better and you make the world feel better

"Sincerity" clothes ought to be prescribed by physicians who diagnose a run-down, lack-of-interest-in-things feeling as the chief trouble with a patient. (And, physician, heal *thyself*, too. "Sincerity" clothes are made for the professional man as well as any other.)

One characteristic of "Sincerity" clothes that impresses you as much as their all-over-and-through goodness is the way they adjust themselves to you instantly and become *your* clothes. The collar snaps about your neck, the shoulders swing into position, the front of the coat has that smooth chestiness good tailors try to get, and the *tout ensemble*, as our Gallic brethren put it, is absolute perfection.

If you are all right on the *outside* it helps on the *inside*.

Some day your doctor may prescribe your clothing—and he knows Old Doc. Goose—the hot flatiron—is a quack; therefore he'll prescribe "Sincerity" garb for you.

For a spring tonic, get "Sincerity" clothes. Your outside all-rightness is insured if you insist on this label

SINCERITY CLOTHES
MADE AND GUARANTEED
[illegible]

Write us: "Send us your 1908 style book," and we mail it to you right away.

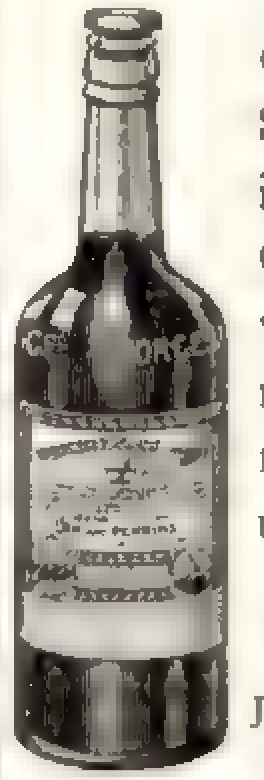
KUH, NATHAN & FISCHER CO.
Chicago

LAMB CHOPS

Roast Beef and Mutton and all Joints, hot or cold, are given a delightful piquancy and flavor by adding

LEA & PERRINS SAUCE

THE ORIGINAL WORCESTERSHIRE



It is an Ideal Sauce for Soups, Gravies, Stews, Fish, Cheese, Game and Salads. Leading Chefs and Cooks the world over report best results by its use.

It Assists Digestion.

JOHN DUNCAN'S SONS, Agents, N. Y.

PARIS SUGAR CORN

"The proof of the pudding is in the eating." That is the way our Paris Brand will prove itself the most delicious sweet corn you ever ate. Don't take anybody's word for it — prove it yourself, and you will never again be satisfied with an inferior brand.

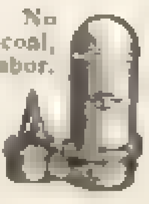
We want you to know our many good things for the table — you will like them. Write today for our interesting booklet, "Five Foods Ready to Serve." We send it Free.

BURNHAM & MORRILL CO., Portland, Me.

NIAGARA HYDRAULIC RAM Pumps day and night. No cost for power — no coal, no steam, no oil, no labor. Write for catalogue A D, and guaranteed estimate. We furnish towers and tanks.

Niagara Hydraulic Engine Company

140 Nassau St., New York. Factory, Chester, Pa.



quite false slur against women in general; for a man suffers from his spleen if he cannot put the quietus on every argument. "But, honestly, I don't fear Mr. Trimmer. I've been inquiring into this stock company business. We are each to have stock in the new company, if we form one, in exact proportion to the invoices of our respective establishments. Well, the Trimmer concern can't possibly invoice as much as we shall, and I'll have the majority of stock, which is the same as holding all the trumps. I had Mr. Barrister explain all that to me. With the majority of stock you can have everything your own way, and the other chap can't even protest. Seems sort of a shame, too."

"I don't like him," said Agnes.

The ensuing week Bobby spent mostly on the polo match, though he called religiously at the office every morning, coming down a few minutes earlier each day. It was an uneasy week, too, as well as a busy one, for twice during its progress he saw Agnes driving with the unknown; and the fact that in both instances a handsome young lady was with them did not seem to mend matters much. He was astonished to find that losing the great polo match did not distress him at all. A year before it would have broken his heart, but the multiplicity of new interests had changed him entirely. As a matter of fact, he had been long ripe for the change, though he had not known it. As he had matured, the blood of his heredity had begun to clamor for its expression, that was all.

At the beginning of the next week Mr. Trimmer came in to see him again, with a roll of drawings under his arm. The drawings displayed the proposed new bridge in elevation and in cross section. They showed the total stretch of altered storerooms from street to street, and cleverly-drawn perspectives made graphically real that splendid length. They were accompanied by an estimate of the cost, and also by a permit from the city to build the bridge. With these were the preliminary papers for the organization of the new company, and Bobby, by this time intensely interested and convinced that his interest was business activity, went over each detail with contracted brow and with kindling enthusiasm.

It was ten o'clock in the morning when Silas Trimmer found Bobby at his desk; by eleven Mr. Johnson and Mr. Applerod, in the outer office, were quite unable to work; by twelve they were snarling at each other; at 12:30 Johnson ventured to poke his head in at the door, framing some trivial excuse as he did so, but found the two merchants with their heads bent closely over the advantages of the great combined stores. At a quarter-past one, returning from a hasty lunch, he tiptoed to the door again. He still heard an insistent, high-pitched voice inside. Mr. Trimmer was doing all the talking. He had explained and explained until his tongue was dry, and Bobby, with a full sense of the importance of his decision, was trying to clear away the fog that had grown up in his brain. Mr. Trimmer was pressing him for a decision. Bobby suddenly slipped his hand in his pocket, and, unseen, secured a half-dollar, which he shook in his hand under the table. Opening his palm he furtively looked at the coin. Heads!

"Get your papers ready, Mr. Trimmer," he announced, as one finally satisfied by good and sufficient argument, "and we'll form the organization as soon as you like."

No sooner had he come to this decision than he felt a strange sense of elation. He had actually consummated a big business deal! He had made a positive step in the direction of carrying The John Burnit Store beyond the fame it had possessed at the time his father had turned it over to him! Since he had stiffened his back, he did not condescend to take Johnson and Applerod into his confidence, though those two gentlemen were quivering to receive it, but he did order Johnson to allow Mr. Trimmer's representatives to go over the John Burnit books and to verify their latest invoice, together with the purchases and sales since the date of that stocktaking. To Mr. Applerod he assigned the task of making a like examination of the Trimmer establishment, and each day felt more like a really-truly business man. He affected the Traders' Club now, formed an entirely new set of acquaintances, and learned to go about the stately rooms of that magnificent business annex with his hat on the back of his head and creases in his brow.

Even before the final papers were completed, a huge gang of workmen, consisting of as many artisans as could be crowded on the job without standing on each others' feet, began to construct the elaborate bridge which was to connect the two stores, and Mr. Trimmer's publicity department was already securing column after column of space in the local papers, some of it paid matter and some gratis, wherein it appeared that the son of old John Burnit had proved himself to be a live, progressive young man — a worthy heir of so enterprising a father.

Within a very few days was completed the complicated legal machinery which threw The John Burnit Store and Trimmer and Company into the hands of "The Burnit-Trimmer Merchandise Corporation" as a holding and operating concern. The John Burnit Store went into that consolidation at an invoice value of two hundred and sixty thousand dollars, Trimmer and Company at two hundred and forty thousand; and Bobby was duly pleased. He had the majority of stock! On the later suggestion of Mr. Trimmer, however, sixty thousand dollars of additional capital was taken into the concern.

"The alterations, expansions, new departments and publicity will compel the command of about that much money," Mr. Trimmer carefully explained; "and while we could appropriate that amount from our respective concerns, we ought not to weaken our capital, particularly as financial affairs throughout the country are so unsettled. This is not a brisk commercial year, nor can it be."

"Yes," admitted Bobby, "I've heard something of all this hard-times talk. I know Nick Allstyne sold his French racer, and Nick's supposed to be worth no end of money."

"Exactly," agreed Mr. Trimmer dryly. "This sixty thousand dollars' worth of stock, Mr. Burnit, I am quite sure that I can place with immediate purchasers, and if you will leave the matter to me I can have it all represented in our next meeting without any bother at all to you."

"Very kind of you, I am sure," agreed Bobby, thankful that this trifling detail was not to bore him.

And so it was that The Burnit-Trimmer Merchandise Corporation was incorporated at five hundred and sixty thousand dollars. It was considerably later when Bobby realized the significance of the fact that the subscribers to the additional capitalization consisted of Mr. Trimmer's son, his son-in-law, his head bookkeeper, his confidential secretary and his cousin, all of whom had also been minor stockholders in the concern of Trimmer and Company.

It was upon the day preceding the first stockholders' meeting of the reorganized company that Bobby, quite proud of the fact that he had acted independently of them, made the formal announcement to Johnson and Applerod that the great consolidation had been effected.

"Beginning with to-morrow morning, Mr. Johnson," said he to that worthy, "The John Burnit Store will be merged into The Burnit-Trimmer Merchandise Corporation, and Mr. Trimmer will doubtless send his secretary to confer with you about an adjustment of the clerical work."

"Yes, sir," said Mr. Johnson dismally, and arose to open the filing case behind him. With his hand in the case he paused and turned a most woe-begone countenance to the junior Burnit. "We shall be very regretful, Mr. Applerod and myself, to lose our positions, sir," he stated. "We have grown up with the business from boyhood."

"Nonsense!" exploded Applerod. "We would be regretful if that were to occur, but there is nothing of the sort possible. Why, Mr. Burnit, I think this consolidation is the greatest thing that ever happened. I've been in favor of it for years; and as for its losing me my position —— Pooh!" and he snapped his fingers.

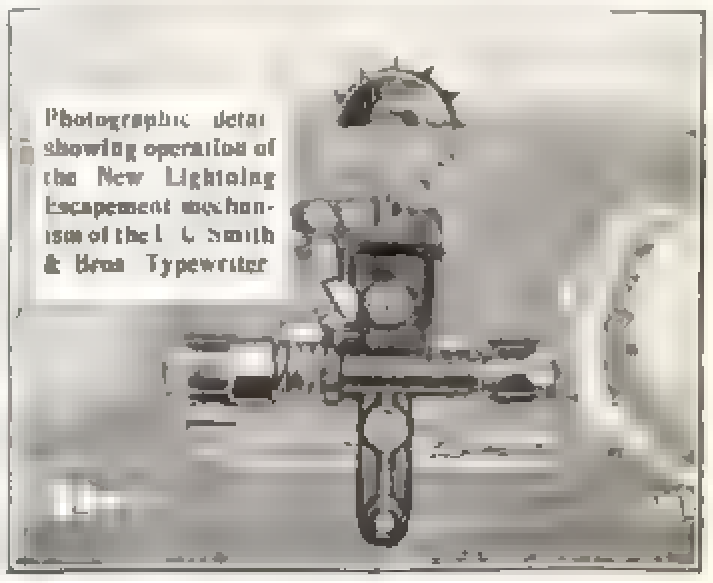
"Applerod is quite right, Mr. Johnson," said Bobby severely. "Nothing of the sort is contemplated. Yourself and Mr. Applerod are to remain with me as long as fair treatment and liberal pay and personal attachment can induce you to do so."

"Thank you, sir," said Mr. Johnson dryly, but he shook his head, and from the file produced one of the familiar gray envelopes.

Bobby eyed it askance as it came toward him, and winced as he saw the inscription. He was beginning to dread these missives. They seemed to follow him about, to menace him, to give him a constant feeling of

Escape—

—ment. "*Escape*" means to get away. The new LIGHTNING ESCAPEMENT MECHANISM of the



Photographic detail showing operation of the New Lightning Escapement mechanism of the L. C. Smith & Bros. Typewriter

L. C. Smith & Bros. Typewriter

makes the quickest get-away from the nimble fingers of the expert operator that has ever been designed.

An escapement faster than the speed of the fastest operator — means no limit to rapid work.

More about it in the Free Book.

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SYRACUSE, N. Y., U. S. A.

Branches in all Large Cities.

ALL the writing ALWAYS in sight

Preferred R. R. Stocks

Are netting from 4 to 6%

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Selected lists embracing interesting statistics forwarded on application

GREAT OPPORTUNITY for appreciation in principal invested at this time

LARGE or SMALL

Investments outlined

SCHMIDT & GALLATIN

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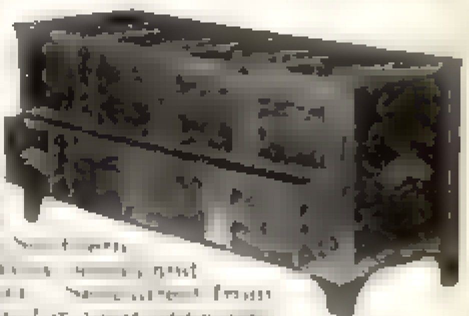
111 BROADWAY NEW YORK

Red Cedar Chest Guaranteed "Moth Proof"

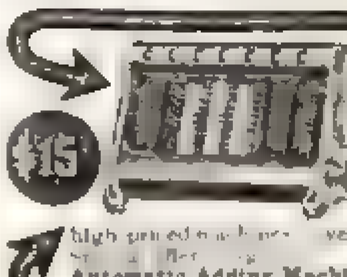


Our old fashioned [illegible] paid both ways. We also make many other styles of chests and box couches.

Write at once for pictures and prices, Dept. H.

Piedmont Red Cedar Chest Co.

Statesville, N. C.



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FREE 10 DAY TRIAL AT OUR EXPENSE

[illegible] WRITTEN GUARANTEE [illegible] M. GANCHER

Automatic Adding Machine Co 332 Broadway N Y

For a Clean, Smooth Shave

—and the certainty that your skin will not suffer the irritation and smarting that results from the use of a poor razor—use a

WISS RAZOR

It gives the cleanest, smoothest shave —a *man's* shave—yet leaves the skin naturally soft and clear, because—

Wiss Razors are made of the purest quality of tool steel, refined, tempered and ground by the most carefully trained workmen in the world. A Wiss Razor will give you absolute satisfaction—or we will exchange it for a new razor—or your money back.

Ask your dealer to show you a Wiss Razor. If he hasn't it write to us direct.

Send for the Wiss Razor Booklet—Free

J. WISS & SONS CO., Newark, N. J.

"STORK" PANTS

(Trade Mark Registered)

WATERPROOF

Keep Baby's Dresses Dry and Sweet

Button neatly over regular diaper. Made of "STORK" sheeting—a rubberless, waterproof fabric, light as linen. Will not irritate the tenderest skin. Easily cleansed. 50c a Pair. *Sold by dry goods dealers throughout the United States.*

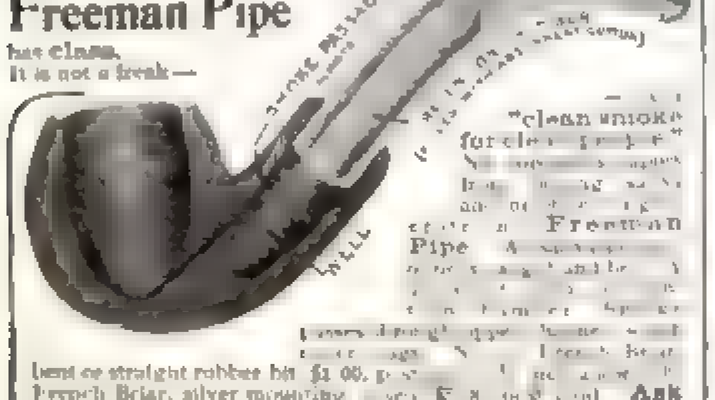
"STORK" SHEETING

WATERPROOF

White, soft, dainty, aseptic and hygienic. By the yard, $1.00 and $1.50. "Stork" Catch-All Bibs, 50c. "Stork" Diaper Bag (black and white check), 50c. If your dealer hasn't "Stork" goods, send to us [illegible] FREE for your dealer's [illegible] Baby Sponge Bag made of "Stork" Sheeting, a useful sample [illegible]

THE STORK CO., 72 Broad St.

Dept. 12 E Boston, Mass



DISCRIMINATING SMOKERS

Will Recognize that the

Freeman Pipe

has class.

It is not a freak—

"clean smoke for clean [illegible]"

[illegible] Freeman Pipe [illegible]

bent or straight rubber bit $1.00, [illegible] French Briar, silver mounting [illegible] Ask your dealer, or send to us [illegible] after 10 days' trial. Write for booklet.

The Freeman Pipe Co., Dept. 0, Kalamazoo, Mich.

guilt. Nevertheless, he took this one quite calmly and walked into his own room. It was addressed:

To My Son, Upon the Occasion of His Completing a Consolidation with Silas Trimmer

and it read:

> When a man devils you for years to enter a business deal with him, you may rest assured that man has more to gain by it than you have. Aside from his wormwood business jealousy of me, Silas Trimmer has wanted this Grand Street entrance to his store for more than the third of a century; now he has it. He'll have your store next.

"Look here, Governor," protested Bobby aloud, to his lively remembrance of his father as he might have stood in that very room, "I call this rather rubbing it in. It's a bit unsportsmanlike. It's almost like laying a trap for a chap who doesn't know the game," and, rankling with a sense of injustice, he went out to Johnson.

"I say, Johnson," he complained, "it's rather my fault for being too stubborn to ask about it, but if you knew that Mr. Trimmer was trying to work a game on me that was dangerous to the business, why didn't you volunteer to explain it to me, to forewarn me and give me a chance for judgment with all the pros and cons in front of me?"

"From the bottom of my heart, Mr. Burnit," said Johnson with feeling, "I should like to have done it; but it was forbidden."

He already had lying before him another of the gray envelopes, and this he solemnly handed over. It was addressed:

To My Son, Upon His Complaining that Johnson Gave Him No Warning Concerning Silas Trimmer

The message it contained was:

> It takes hard chiseling to make a man, but if the material is the right grain the tool-marks won't show. If I had wanted you merely to make money, I would have left the business entirely in the hands of Johnson and Applerod. But there is no use to put off pulling a tooth. It only hurts worse in the end.

When Bobby left the office he felt like walking in the middle of the street to avoid alley corners, since he was unable to divine from what direction the brick might come. He had taken the business to heart more than he had imagined that he would, and the very fact of his father's having foreseen that he would succumb to this consolidation made him give grave heed to the implied suggestion that he would be a heavy loser by it. He had an engagement with Allstyne and Starlett at the Idlers' that afternoon, but they found him most preoccupied, and openly voted him a bore. He called on Agnes Elliston but learned that she was out driving, and he savagely assured himself that he knew who was handling the reins. He dined at the Traders', and, for the first time since he had begun to frequent that place, the creases in his brow were real.

Later in the evening he dropped around to see Biff Bates. In the very centre of the gymnasium he found that gentleman engaged in giving a preliminary boxing lesson to a spiderlike new pupil, who was none other than Silas Trimmer. Responding to Biff's cheerful grin and Mr. Trimmer's sheepish one with what politeness he could muster, Bobby glumly went home.

VI

THE first stockholders' meeting of The Burnit-Trimmer Merchandise Corporation, Bobby attended with some feeling of importance, for, with his twenty-six hundred shares, he was the largest individual stockholder present. That was what had reassured him over night: the magic "majority of stock!" Mr. Trimmer only had twenty-four hundred, and Bobby could swing things as he pleased. His father, omniscient as he was, must certainly have failed to foresee this fact. In his simplicity of such matters and his general unsuspiciousness, Bobby had not calculated that if the additional six hundred shares were to vote solidly with Mr. Trimmer against him, his twenty-six hundred shares would be confronted by three thousand and so rendered paltry.

Mr. Trimmer was delighted to see young Mr. Burnit. This was a great occasion indeed, both for The John Burnit Store and Trimmer and Company, and in the opinion of Mr. Trimmer, his circular smile very much in evidence, John Burnit himself would have been proud to see this day! Mr. Smythe, Mr. Trimmer's son-in-law, also thought it a great day; Mr. Weldon, Mr. Trimmer's head bookkeeper, thought it a great day; Mr. Harvey, Mr. Trimmer's confidential secretary, and Mr. U. G. Trimmer, Mr. Silas Trimmer's cousin, shared this pleasant impression.

In the beginning the organization was without form or void, as all such organizations are, but Mr. Trimmer, having an extremely clear idea of what was to be accomplished, proposed that Mr. Burnit accept the chair *pro tem.*, where he would be out of the way. The unanimous support which this motion received was quite gratifying to the feelings of Mr. Burnit, proving at once that his fears had been not only groundless but ungenerous, and, in accepting the chair, he made them what he considered a very neat little speech indeed, striving the while to escape that circular smile with its diameter of yellow teeth and its intersecting crescent of stiff mustache; for he disliked to meanly imagine that smile to have a sarcastic turn to-day. At the suggestion of Mr. Trimmer, Mr. Weldon accepted the post of secretary *pro tem.* Mr. Trimmer then, with a nicely-bound black book in his hand, arose to propose the adoption of the stock constitution and by-laws which were neatly printed in the opening pages of this minute-book, and in the articles of which he had made some trifling amendments. Mr. Weldon, by request, read these most carefully and conscientiously, making quite plain that the entire working management of the consolidated stores was to be under the direct charge of a general manager, who was to be appointed by the board of directors, as was meet and proper. Gravely the stockholders voted upon the adoption of the constitution and by-laws, and, with a feeling of pride, as the secretary called his name, Bobby cast his first vote in the following conventional form:

"Aye—twenty-six hundred shares."

Mr. Trimmer followed, voting twenty-four hundred shares; then Mr. Smythe, three hundred; Mr. Weldon, fifty; Mr. Harvey, fifty; Mr. U. G. Trimmer, fifty; Mr. Thomas Trimmer, whose proxy was held by his father, one hundred and fifty; making in all a total of fifty-six hundred shares unanimously cast in favor of the motion; and Bobby, after having roundly announced the result, felt that he was conducting himself with vast parliamentary credit and lit a cigarette with much satisfaction.

Mr. Trimmer, twirling his thumbs, displayed no surprise, nor even gratification, when Mr. Smythe almost immediately put him in nomination for president. Mr. Weldon promptly seconded that nomination. Mr. Harvey moved that the nominations for the presidency be closed. Mr. U. G. Trimmer seconded that motion, which was carried unanimously; and with no ado whatever Mr. Silas Trimmer was made president of The Burnit-Trimmer Merchandise Corporation, Mr. Burnit having most courteously cast twenty-six hundred votes for him; for was not Mr. Trimmer entitled to this honor by right of seniority? In similar manner Mr. Burnit, quite pleased, and not realizing that the vice-president of a corporation has a much less active and influential position than the night watchman, was elected to the second highest office, while Mr. Weldon was made secretary and Mr. Smythe treasurer. Mr. Harvey, Mr. U. G. Trimmer and Mr. Thomas Trimmer were, as a matter of course, elected members of the board of directors, the four officers already elected constituting the remaining members of the board. There seemed but very little business remaining for the stockholders to do, so they adjourned; then, the members of the board being all present and having waived in writing all formal notification, the directors went into immediate session, with Mr. Trimmer in the chair and Mr. Weldon in charge of the bright and shining new book of minutes.

The first move of that body, after opening the meeting in due form, was made by Mr. Harvey, who proposed that Mr. Silas Trimmer be constituted general manager of the consolidated stores at a salary of fifty thousand dollars per year, a motion which was immediately seconded by Mr. U. G. Trimmer.

Bobby was instantly upon his feet. Even with his total lack of experience in

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such matters there was something about this that struck him as overdrawn, and he protested that fancy salaries should have no place in the reorganized business until experience had proved that the business would stand it. He was very much in earnest about it, and wanted the subject discussed thoroughly before any such rash step was taken. The balance of the discussion consisted in one word from Mr. Smythe, echoed by all his fellow-members.

"Question!" said that gentleman.

"You have all heard the question," said Mr. Trimmer calmly. "Those in favor will please signify by saying 'Aye.'"

"Aye!" voted four members of the board as with one scarcely interested voice.

"No!" cried Bobby angrily, and sprang to his feet, his anger confused, moreover, by the shock of finding unsuspected wolves tearing at his vitals. "Gentlemen, I protest against this action! I ——"

Mr. Trimmer pounded on the table with his pencil in lieu of a gavel.

"The motion is carried. Any other business?"

It seemed that there was. Mr. Harvey proposed that Mr. Smythe be made assistant general manager at a salary of twenty-five thousand dollars per year. Again the farce of a ballot and the farce of a protest was enacted. Where now was the voting power of Bobby's twenty-six hundred shares? In the directors' meeting they voted as individuals, and they were six against one. Rather indifferently, as if the thing did not amount to much, Mr. Smythe proposed that the selection of a firm name for advertising and publicity purposes be left to the manager, and though Bobby voted no as to this proposition on general principles, it seemed of minor importance, in his then bewildered state of mind. After all, the thing which grieved him most just then was to find that people *could* do these things!

He was still dazed with what had happened, when, the next morning, he turned into the office and found Johnson and Applerod packing up their personal effects. Workmen were removing letter-files and taking desks out of the door.

"What's the matter?" he asked, surveying the unwonted confusion in perplexity.

"The entire office force of the now defunct John Burnit Store has been dismissed, that's all!" blurted Applerod, now the aggrieved one. "You have sold us out, lock, stock and barrel!"

"Impossible!" gasped Bobby.

Mr. Johnson glumly showed him curt letters of dismissal from Trimmer.

"Where's mine, I wonder?" inquired Bobby, trying to take his terrific defeat with sportsmanlike nonchalance.

"I don't suppose there is any for you, sir, inasmuch as you never had a recognized position to lose," replied Johnson, not unkindly. "Did the board of directors elect you to any salaried office?"

"Why, so they didn't!" exclaimed Bobby, and for the first time realized that no place had been made for him. He had taken it as a matter of course that he was to be a part of the consolidation, and the omission of any definite provision for him had passed unnoticed.

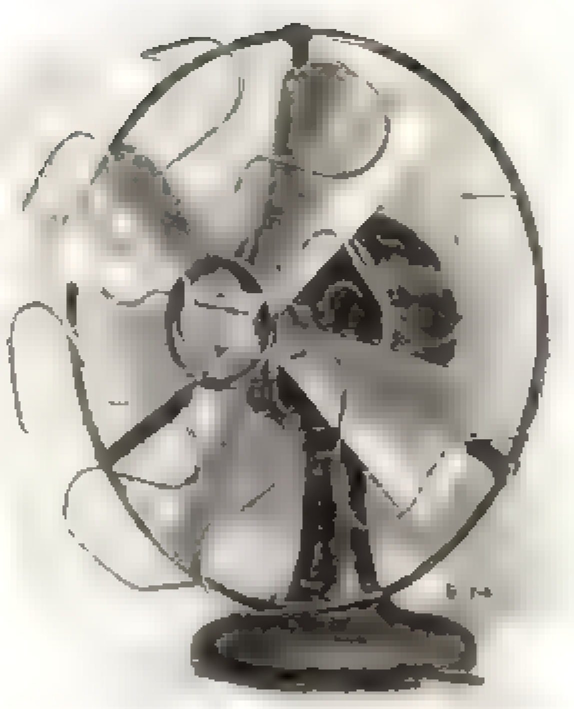
The door leading to his own private office banged open, and two men appeared, shoving through it the big mahogany desk turned edgewise.

"What are they doing?" Bobby asked sharply.

"Moving out all the furniture," snapped Applerod with bitter relish. "All the office work, I understand, is to be done in the other building, and this space is to be thrown into a special cut-glass department. I suppose the new desk is for Mr. Trimmer."

Furious, choking, Bobby left the office and strode back through the store. The first floor passageway was already completed between the two buildings, and a steady stream of customers was going over the bridge from the old Burnit store into the old Trimmer store. There were very few coming in the other direction. He had never been in Mr. Trimmer's offices, but he found his way there with no difficulty, and Mr. Trimmer came out of his private room to receive him with all the suavity possible. In fact, he had been saving up suavity all morning for this very encounter.

"Well, what can we do for you this morning, Mr. Burnit?" he wanted to know, and Bobby, though accustomed to repression as he was, had a sudden impulse to drive his fist straight through that false circular smile.



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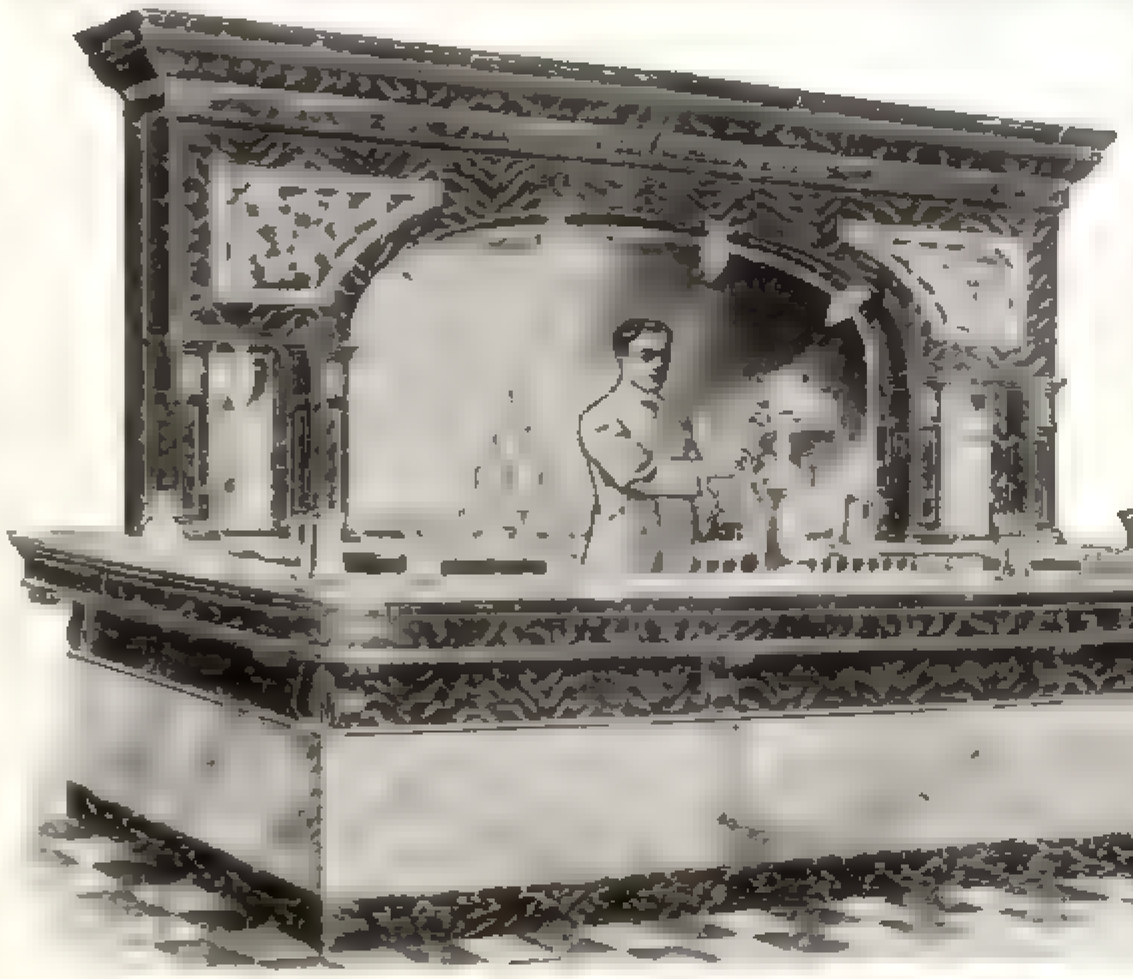

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150 glasses selling at 5c a glass	$5.00
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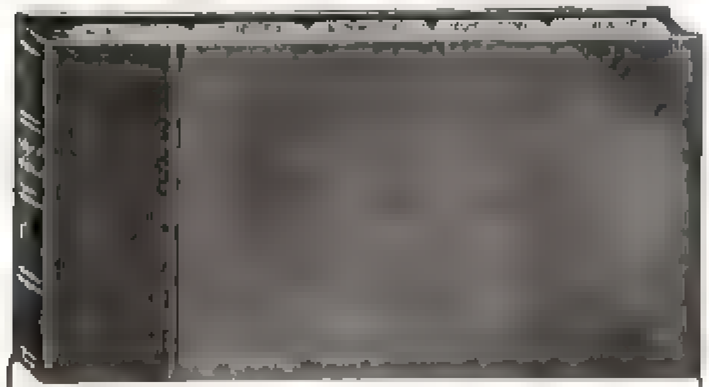

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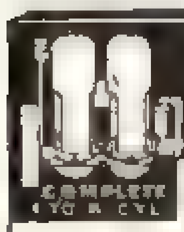

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"I want to know what provision has been made for me in this new adjustment," he demanded.

"Why, Mr. Burnit," expostulated Mr. Trimmer in much apparent surprise, "you have two hundred and sixty thousand dollars' worth of stock in what should be the best paying mercantile venture in this city; you are vice-president, and a member of the board of directors!"

"I have no part, then, in the active management?" Bobby wanted to know.

"It would be superfluous, Mr. Burnit. One of the chief advantages of such a consolidation is the economy that comes from condensing the office and managing forces. I regretted very much indeed to dismiss Mr. Johnson and Mr. Applerod, but they are very valuable men and should have no difficulty in placing themselves advantageously. In fact, I shall be glad to aid them in securing new positions."

"The thing is an outrage!" exclaimed Bobby with passion.

"My dear Mr. Burnit, it is business," said Mr. Trimmer coldly, and, turning, went deliberately into his own room, leaving Bobby standing in the middle of the floor.

Bobby sprang to that door and threw it open, and Trimmer, who had been secretly trembling all through the interview, turned to him with a quick pallor overspreading his face, a pallor which Bobby saw and despised and ignored, and which turned his first mad impulse.

"I'd like to ask one favor of you, Mr. Trimmer," said he. "In moving the furniture out of the John Burnit offices I should be very glad indeed if you would order my father's desk removed to my house. It is an old desk and cannot possibly be of much use. You may charge its value to my account, please."

"Nonsense!" said Mr. Trimmer. "I'll have it sent out with pleasure. Is there anything else?"

"Nothing whatever at present," said Bobby, trembling with the task of holding himself steady, and walked out, unable to analyze the bitter emotions that surged within him.

VII

ON THE sidewalk, standing beside his automobile, he found Johnson and Applerod waiting for him, and the moment he saw Johnson, cumbered with the big index-file that he carried beneath his arm, he knew why.

"Give me the letter, Johnson," he said with a wry smile, and Johnson, answering it with another equally as grim, handed him a gray envelope.

Applerod, who had been the first to upbraid him, was now the first to recover his spirits.

"Never mind, Mr. Burnit," said he, "businesses and even fortunes have been lost before and have been regained. There are still ways to make money."

Bobby did not answer him. He was opening the letter, preparing to stand its contents in much the same spirit that he had often gone to his father to accept a reprimand which he knew he could not in dignity evade. But there was no reprimand. He read:

> There's no use in telling a young man what to do when he has been gouged. If he's made of the right stuff he'll know, and if he isn't, no amount of telling will put the right stuff in him. I have faith in you, Bobby, or I'd never have let you in for this goring.
>
> In the mean time, as there will be no dividends on your stock for ten years to come, what with "improvements, expenses and salaries," and as you will need to continue your education by embarking in some other line of business before being ripe enough to accomplish what I am sure you will want to do, you may now see your trustee, the only thoroughly sensible person I know who is sincerely devoted to your interests. Her name is Agnes Elliston.

"What is the matter?" asked Johnson in sudden concern, and Applerod grabbed him by the arm.

"Oh, nothing much," said Bobby; "a little groggy, that's all. The governor just handed me one under the belt. By the way, boys"—and they scarcely noted that he no longer said "gentlemen"—"if you have nothing better in view I want you to consider yourselves still in my employ

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The field of view at one mile is 407 ft. in diameter which is as brightly lighted [illegible]

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I'm going into business again at once. If you will call at my house to-morrow forenoon I'll talk with you about it," and anxious to be rid of them he told his driver "Idlers'," and jumped into his automobile.

Agnes! That surely was giving him a solar-plexus blow! Why, what did the governor mean? It was putting him very much in a kindergarten position with the girl before whom he wanted to make a better impression than before anybody else in all the world.

After all, though, was not his father right in this, as he had been in everything else? Humbly Bobby was ready to confess that Agnes had more brains and good common-sense than anybody, and was altogether about the most loyal and dependable person in all the world, with the single and sole exception of allowing that splendid-looking unknown chap to hang around her so. They were in the congested downtown district now, and as they came to a dead stop at a crossing, Bobby, though immersed in thought, became aware of a short, thick-set man, who, standing at the very edge of the car, was apparently trying to stare him out of countenance.

"Why, hello, Biff!" exclaimed Bobby. "Which way?"

"Just waiting for a South Side trolley," explained Biff. "Going over to see Kid Mills about that light-weight go we're planning."

"Jump in," said Bobby, glad of any change in his altogether indefinite program. "I'll take you over."

On the way he detailed to his athletic friend what had been done to him in the way of business.

"I know'd it," said Biff excitedly. "I know'd it from the start. That's why I got old Trimmer to join my class. Made him a special price of next to nothing, and got Doc Willets to go around and tell him he was dying for want of training. Just wait."

"For what?" asked Bobby, smiling.

"Till the next time he comes up," declared Biff vengefully. "Say, do you know I put that shrimp's hour a-purpose just when there wouldn't be a soul up there; and the next time I get him in front of me I'm going to let a few slip that'll jar him from the cellar to the attic; and the next time anybody sees him he'll be nothing but splints and court-plaster."

"Biff," said Bobby severely, "you'll do nothing of the kind. You'll leave one Silas Trimmer to me. Merely bruising his body won't get back my father's business. Let him alone."

"But look here, Bobby ——"

"No; I say let him alone," insisted Bobby.

"All right," said Biff sullenly; "but if you think there's a trick you can turn to double cross this Trimmer you've got another think coming. He's sunk his fangs in the business he's been after all his life, and now you couldn't pry it away from him with a jimmy. You know what I told you about him."

"I know," said Bobby wearily. "But honestly, Biff, did you ever see me go into a game where I was a loser in the end?"

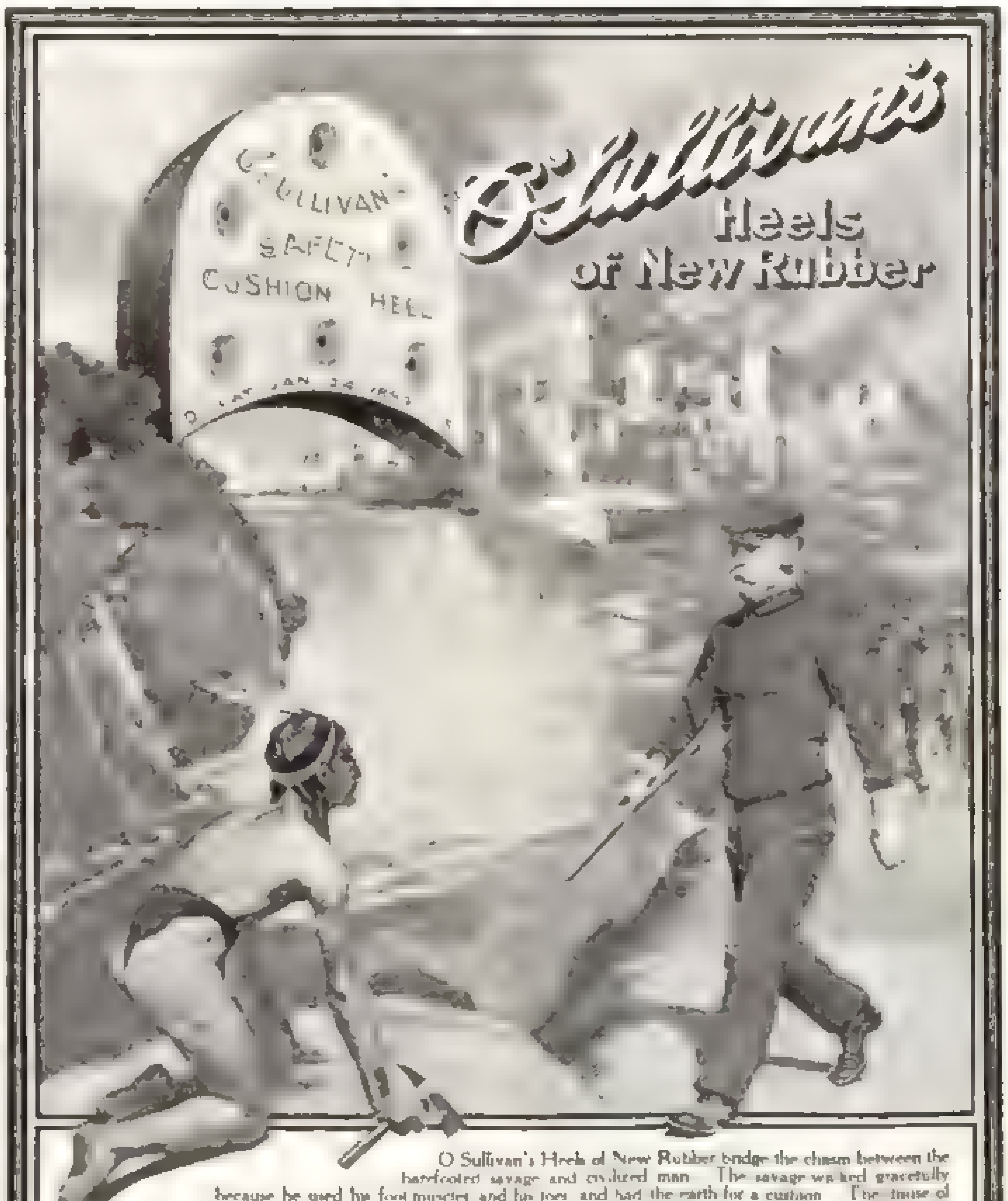
"Not till this one," confessed Biff.

"And this isn't the end," retorted Bobby.

He knew when he made such confident assertions that he had nothing upon which to base them; that he was talking vaguely and at random; but he also knew the intense desire that had arisen in him to reverse conditions upon the man who had waited till the father died to wrest that father's pride from the son; and in some way he felt coming strength. In Biff's present frame of conviction Bobby was pleased enough to drop him in front of Kid Mills' obscure abode, and turn with a sudden hungry impulse in the direction of Agnes. At the Ellistons', when the chauffeur was about to slow up, Bobby in a panic told him to drive straight on. In the course of half an hour he came back again, and this time pride alone—fear of what his chauffeur might think—determined him to stop. With much trepidation he went up to the door. Agnes was just preparing to go out, and she came down to him in the front parlor.

"This is only a business call," he confessed with as much appearance of gayety as he could summon under the circumstance. "I've come around to see my trustee."

"So soon?" she said, with quick sympathy in her voice. "I'm so sorry, Bobby! But I suppose, after all, the sooner it



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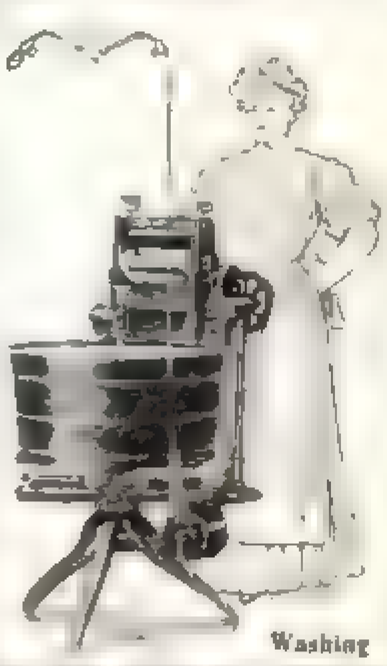

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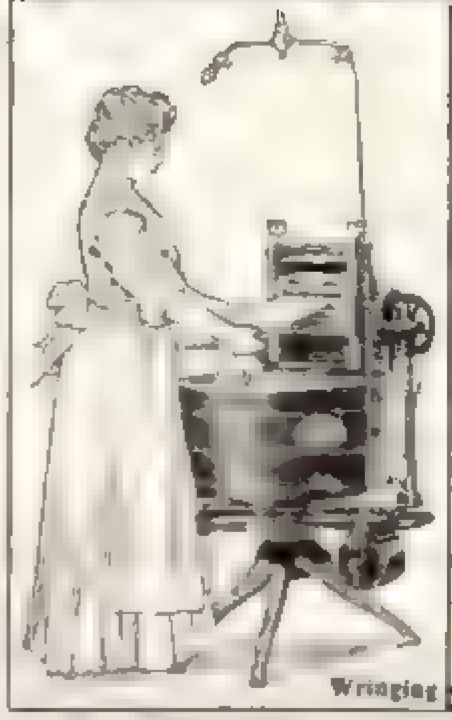

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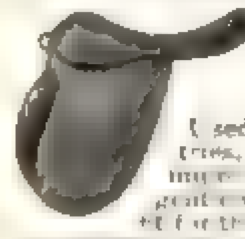

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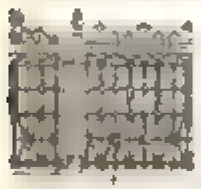

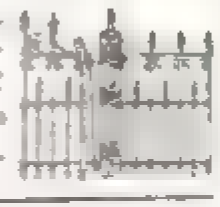

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happened the better. Tell me all about it. What was the cause of it?"

"You wouldn't marry me," charged Bobby. "If you had this never would have happened."

She shook her head and smiled, but she laid her hand upon his arm and drew closer to him.

"I'm afraid it would, Bobby. You might have asked my advice but you wouldn't have taken it."

"I expect you're right about that," admitted Bobby; "but if you'd only married me —— Honest, Agnes, when are you going to?"

"I shall not commit myself," she replied, smiling up at him rather wistfully.

"There's somebody else," declared Bobby, instantly assured by this evasiveness that the unknown had something to do with the matter.

"If there were, it would be my affair entirely, wouldn't it?" she wanted to know, still smiling.

"No!" he declared emphatically. "It would be my affair. But really I want to know. Will you, if I get my father's business back?"

"I'll not promise," she said. "Why, Bobby, the way you put it, you would be binding me *not* to marry you in case you *didn't* get it back!" and she laughed at him. "But let's talk business now. I was just starting out upon your affairs, the securing of some bonds for which the lawyer I have employed has been negotiating, so you may take me up there and he will arrange to get you the two hundred and fifty thousand dollars you are to have. It's for a new start, without restrictions except that you are to engage in business with it. That's all the instructions I have."

"Thanks," said Bobby with a gulp. "Honestly, Agnes, it's a shame. It's a low-down trick the governor played to put me in this helplessly belittled position with you."

"Why, how strange," she replied quietly. "I look upon it as a most graceful and agreeable position for myself."

"Oh!" he exclaimed blankly, as it occurred to him just how uncomfortable the situation must be to her, and he reproached himself with selfishness in not having thought of this phase of the matter before. "That's a fact," he admitted. "I say, Agnes, I'll say no more about that end of it if you don't; and, after all, I'm glad, too. It gives me a legitimate excuse to see you much oftener."

"Gracious, no!" she protested. "You fill up every spare moment that I have now; but so long as you are here on business this time, let's attend to business. You may take me up to see Mr. Chalmers. By the way, I want you to meet him, anyhow. You have seen him, I believe, once or twice. He was here one day when you called, and he was walking with me in the lobby of the theatre when you came in to join us one evening."

"Ye-e-s," drawled Bobby, as if he were placing the man with difficulty.

"The Chalmers' are charming people," she went on. "His wife is perfectly fascinating. We used to go to school together. They have only been married three months, and when they came here to go into business I was very glad to throw such of your father's estate as I am to handle into his hands. Whenever they are ready I want to engineer them into our set, but they live very quietly now. I know you'll like them."

"Oh, I'm sure I will," agreed Bobby heartily, and his face was positively radiant, as, for some unaccountable reason, he clutched her hand. She lifted it up beneath his arm, around which, for one ecstatic moment, she clasped her other hand, and together they went out into the hall, Bobby, simply driveling in his supreme happiness, allowing her to lead him wheresoever she listed. Still in the joy of knowing that his one dreaded rival was removed in so pleasant a fashion, he handed her into the automobile and they started out to see Mr. Chambers. Their way led down Grand Street, past The John Burnit Store, and with all that had happened still rankling sorely in his mind, Bobby looked up and gave a gasp. Workmen were taking down the plain, dignified old sign of The John Burnit Store from the top of the building, and in its place they were raising up a glittering new one, ordered by Silas Trimmer on the very day Bobby had agreed to go into the consolidation; and it read:

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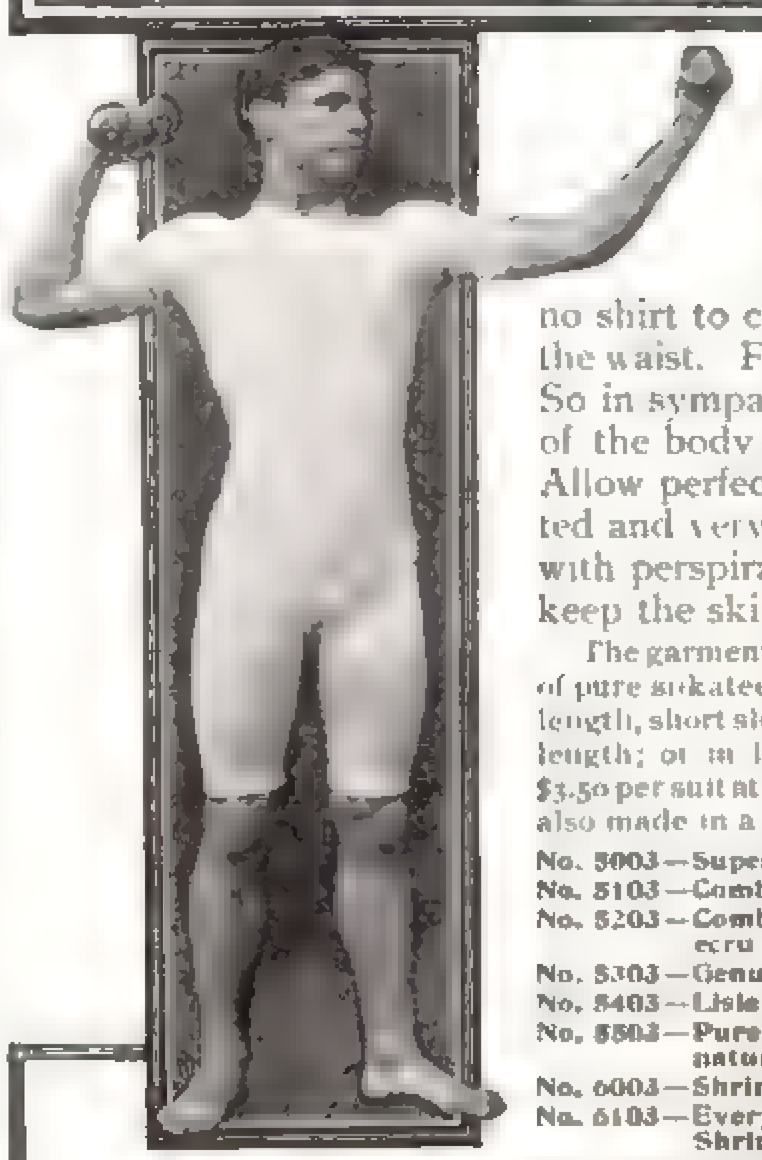

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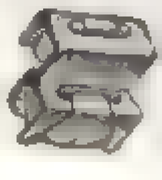

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TRYING TO LIVE IN NEW YORK

(Concluded from Page 13)

more. As I mentioned in a previous article the New York Bureau of Labor Statistics thinks the evidence "tends to show" an advance of 30 to 35 per cent. in cost of living for city workmen.

Among families having about the same income—from $800 to $900—the proportion spent for rent in New York is, of course, much higher than for the country generally, and in the poorest families investigated in New York, 31 per cent. of the total income went for rent. Inequitably enough, the poor family that pays so large a proportion of its income for rent often gets an exceedingly poor article for the money. Here is a West Side example: "Rent, $9 a month; three rooms in 'old law' tenement; the bedroom is dark, and there is no window in the kitchen except the glass partition between it and the living-room, which is at the rear of the house and bright and sunny." Here is another: "The bedroom is lighted by one window, two feet square, opening on the hall. The kitchen is lighted by a window of the same size opening on an air-shaft. The living-room has two large windows, but they are close to a factory in the rear." For which the rent is $13 a month, or 20 per cent. of an annual income of $800. There are four persons in the family and food costs a dollar a day, or eight cents per person per meal. That seems not an excessive allowance; but the two items, rent and food, amount to 62 per cent. of an eight-hundred-dollar income.

That eight hundred dollars a year is the lowest figure that can be considered a fair living wage for a married city workman, and that in relation to the cost of the necessaries of life it stands about as an income of, say, $625 did ten years ago, appears to be a perfectly reasonable conclusion. By living wage I mean one that will support the family without actual physical deterioration. What opportunities it affords for enjoying life the reader can well imagine.

Under the conditions of last September a positively great number of workmen in New York enjoyed incomes decidedly above this living wage, and in ten years the increase in their earnings had rather more than compensated for the advanced cost of living. Another positively great number had by no means been so fortunate; and if the increased idleness since September be taken into account the whole view is somewhat depressing. Yet, certainly, in the mass there has been a gain. Out of two and a half million depositors in savings-banks in New York, having a billion four hundred million dollars on deposit, there must be a great many workmen, and their balances must have grown in the last ten years. The 22 per cent. advance in *per diem* wages for union laborers will not be easily lost. More attention is paid to the wants of those who work with their hands than ever before.

Even now swifter transportation promises some escape, for the tolerably-paid mechanic, from the airless and sunless bedroom that has been his especial cross in the city. "I have been looking around Long Island a little," said one. "The subway to Brooklyn that is already in operation and the extension that is well along will cut down the time from Fourth Avenue and Thirty-fourth Street to the place I have in mind by half an hour and reduce the fare by seven and a half cents a trip. That means a gain of an hour in time and fifteen cents in money every day, or six hours and ninety cents a week. The tunnel that they have just opened under the Hudson and the others that are under way will bring a lot of New Jersey country within reach. Of course, they crack up the rents as fast as transportation improves; but it don't seem as though landlords could shut us out of all the territory that will soon be within half or three-quarters of an hour's ride."

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THE MAN FROM ROME

(Continued from Page 16)

hair and curly; his forehead was whiter than his tanned, dark face, and had a girlish look about the brow and ears. Francesco, as he looked at him, paled, and his lips parted as if to ask a question, but the man who was speaking went on to tell him in a natural, easy tone that he had some little business with the young Duca, a message from a boatman whom he used to employ at Capri.

"But they tell me," he went on to say, "for I have asked, that the Duca is away from home on a voyage."

Francesco gathered himself together in a moment, and it was not the man that he saw, nor his grave, threatening face, nor his great hands, busy with the boat, but a woman, whose brow and ears and hair were like to the boatman's. She seemed to stand by her brother's side, and her face was as white as the dead. As the fellow stood there before him on the Tiber bank, Francesco knew him. He had only seen him once in his life, on the day he had knocked the stiletto from his hand, and, closing with him, wrestled for life, finally, by sheer nerve force, vanquishing the brute. That the man remembered his drubbing and planned a sinister revenge Francesco also understood. Marina, at Capri, had warned him of it every day, and he had laughed at her fears. Marina had assured him that Piero, some day, would seek him out to settle his scores, not for the drubbing alone, but for what he believed of his sister. But, even with the girl's warning before him, Di Torrenti had refused to tell the Pesca family the truth.

And the little wife married in secret, kept her husband's secret, until he should give her leave to tell.

Di Torrenti now put his hand again in his pockets and drew out twenty lire, a second gold piece. "If you're looking for work, my friend," he said easily, "let this help you until you find a berth."

The man thanked him, put the money into his pocket, and, in spite of the fact that the sum was more than he could have made in a month, he did not seem moved by the munificence.

"How will the Signorino get back to Rome?" he asked

"Oh, I'll walk," his patron told him. "And you—what are you going to do?"

The man shrugged. Oh, he would row back, he had been well paid—he didn't care if it took all day.

As the young man left him the sun was rising. He walked up from the riverside into the light. At the top of the bank some spirit of mockery, some humor, stranger than his more serious feeling, made him stop to call back:

"If I see the Duca I'll tell him."

The man raised his hand.

"No, no, I'll tell him—I'll tell him. He's sure to turn up some day."

"Oh, yes," the young man called back cordially. "He's sure to turn up. *Addio.*"

VIII

"I'VE won, Georgio," the younger gentleman said.

The other occupant of the room, the Marchese di Silveria, smiled.

"What did you do, Cecco?"

"Why, you remember betting with me a fortnight ago in Rome, don't you, that I couldn't get a position in twenty-four hours to work for my living in a strange place, without experience?"

The jovial Di Silveria chuckled delightedly. "Oh, come then, what did you do?"

"Well, it's not a very exciting history, my poor Georgio," said the other. "I went to Naples, where the big vessels from America come in, and besieged a party of North Americans—as a guide. The miracle of it all is that they took me—took me, my dear man, as I was, soft hat and red tie, and without a shadow of doubt in their trusting hearts, or any credentials on my part. I came, I was engaged, I reigned supreme."

"*Santa Maria!*" murmured his friend; "but don't tell me they paid you!"

"Of course they did—fifteen lire a day."

The Marchese came up to his guest and stood in front of him, his fat legs apart. "You seem almost sad," he said, scrutinizing him, "and you're thin, too, poor dear. What were the horrible things like?"

"Like North Americans," answered Di Torrenti. "A lady-mother who has an eternal megrim, a bad-tempered cub of a boy, a charming gentleman millionaire and (Oh, Cissy, Cissy!) a girl."

"Ah!" the Marchese cheered perceptibly. "A little girl?"

"Little girl? Hm!—not large," said Di Torrenti.

Di Silveria was amused as a child. The little wager of his contriving, the foolish jest had succeeded, and now Di Torrenti was about, so he hoped, to add one more picturesque touch to the scene.

"I must," he said, "positively ring for chocolate." He flitted back in the room to send for some drinks, and while he waited for Di Silveria, Francesco looked thoughtfully out into the night. His figure, the cut and make of his features, his attitude, gestures and bearing proclaimed the old race, the very old race, of which he was the last male. His face was more fine than beautiful, although the eyes were remarkable, and the nose and mouth finely cut. When he spoke and smiled his expression was almost dazzling, his atmosphere always bright and exhilarating. In a few seconds a small table was brought in with the chocolate set upon it. Francesco ordered a liqueur for himself.

Sitting over the fragrant cup just inside the window, Di Silveria divided his attention between his chocolate and the young Duca.

"*Bene,*" he sighed with content. "Begin, as I said before, at the beginning."

Di Torrenti gazed down at the chubby little figure meditatively and said abruptly:

"Do you remember Marina?"

The Marchese wrinkled his brows and shrugged amiably, and his manner plainly said. "Ah, but there are so many Christian names, my dear fellow!"

Di Torrenti was indulgent: "Marina Pesca, of Capri."

Di Silveria lifted his cup to his lips and drank, then put it down. "The big brown girl?" He seemed to recall it.

"Do you know," said Francesco, "how, after you left me, I lingered on at Capri?" The Duca passed his hand through his dark hair; his recital became troubling to him. "I painted all that month, some trifling little water-colors (which I hope are entirely destroyed by this!), and Marina della Pesca posed for me."

Di Silveria said nothing. He could not understand the attractions of a girl of the people. His own affairs, taken lightly and forgotten as lightly, were of a different character. Still, he did remember Marina, and the time when the two young men had gone down to the island of Capri together for a two months' vacation. Di Torrenti had been, as are many young Italian noblemen, very socialistic in his feelings just then, and he had said to Georgio charmingly, that "he wanted to live near the people." On more than one occasion he had bored Di Silveria extremely with his tirades about equality and the rights of the peasants. As Marina's charm for the young man apparently gained in power, the Marchese decided that the young Duca planned to live very near the people indeed! and he, for his part, packed his things and left his democratic friend to Capri and its charms.

The Marchese now slapped his knee and exclaimed: "Dio, you were not at all popular with the *masculine* element, that I really *do* recall. Do you remember the night—and I believe it must have been the first time you saw your nut-brown maid—that you wanted to row her out into the moonlight?"

"Don't bring up those things!" begged Francesco.

Di Silveria went on: "There was a splendid young fisherman there, who, I don't in the least doubt, wanted to row her out as well. At all events, my dear Francesco, he had the bad judgment to try to step between you and your little excursion."

Francesco smiled and momentarily entered into the reminiscence. "I believe," he said with some humor, "that I *went!* Marina went too!"

His friend laughed aloud. "Oh, you did go!" he exclaimed. "The young man drew his stiletto. You knocked it out of his hand, didn't you? Well, for a few seconds you fought like gladiators, both of you—you suggested the group in the Museo. It was a very fetching sight."

"It fetched him, I seem to remember," said Francesco, smiling; "and I wonder if

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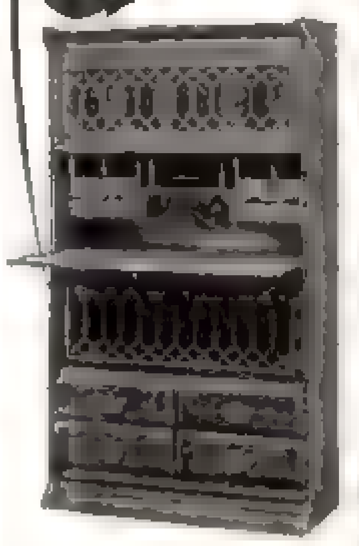
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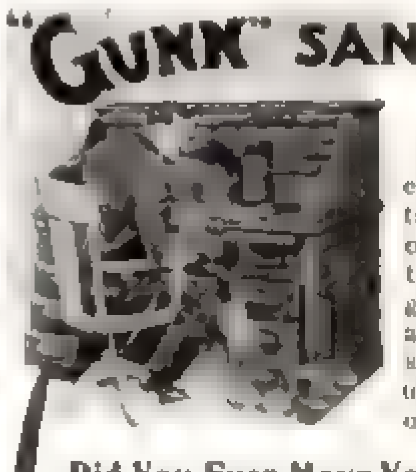
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he ever forgave me. Not that it really matters very much."

"We will hope that at least he has forgotten you," said the Marchese, "there are things which it is rather awkward for an Italian peasant to remember. At any rate, he lay like a ball in the road, and the girl went with you on your arm out into the boat and out into the moonshine."

The Duca folded his arms across his fine chest. He looked really like one of the gladiators of which his friend spoke: strong and supple and clean-limbed, agile and slender, he made a very Grecian figure indeed. But there was nothing gladitorial about his face: it was gentle and had a touch of emotion on it.

"What has become of her?" asked the Marchese.

"Ah," shrugged Francesco, who sighed, "that is a long, long story."

As he did not seem inclined to tell the story, however, his friend did not press the confidence. After a few seconds the Marchese said indulgently: "There are certain things just as well to forget."

Di Torrenti looked up at him suddenly: "You are mistaken in what you think," he replied quietly. "Marina was a little friend to me, light and gay. I can see her going over the rocks; she passed across the landscape of Capri like a breath on the sea. . . . . Only a few months, and yet she has left an impression on me which will last all my life."

Again he brought his disclosure to a standstill, apparently thinking far away from his lighter-minded friend; and, after a pause, the Marchese said:

"Is that an end of your little romance? Rather tame, my dear boy."

The Duca took a turn or two across the room, then came over and stood in front of the Marchese: "I haven't told you *quite* all the truth," he said.

Di Silveria smiled hopefully. Perhaps the story was about to take a more natural turn.

"My dear fellow," said the other, putting his hand on his friend's arm, "there is a mystery about her still."

"*Caromio!*" exclaimed his friend. "She has married without your consent?"

"She is dead," said Di Torrenti gently.

"*Ave Maria,*" murmured Georgio, not without some feeling. "But you don't for one moment hold yourself responsible, do you, my poor dear boy?"

The young Italian thrust his hands in his pockets, threw his figure back and continued: "Responsible? No, really, I have not any reason to blame myself, I think—according as men's standards go. She was a happy, sunny creature; she belonged to Capri, she belonged to the people; she had a loyal affection for me, she loved me, and I want to know why her spirit haunts me." And without waiting for Georgio's reply to this astonishing question, Di Torrenti turned around suddenly and went out on the balcony.

The sky was bright with all its stars: every planet seemed visible. Orion blazed and coruscated, and across the broad, fair blue there flashed a meteor and fell in the direction of the island of Capri. A boy passed under the club window, singing the song that Cissy Porson had heard in the little restaurant of the Promessi Sposi. At the pretty melody Di Torrenti's face lightened. He drew a long breath. As it were, his mood had dissolved at Cissy's touch, and when Di Silveria came out to him he greeted his friend with his old gayety.

IX

DI TORRENTI had never shut himself up like a hermit before. Since he had followed his studies with the Dominican Fathers he had not seen so much of the inside of a house. It pleased him to make himself a prisoner, and so to wait until the letter he had sent out to the Villa Maggiore should elicit a response from his father, or until his father, which he thought was not unlikely, should come himself to see him.

He smoked, read, and played on the great organ set in the chapel walls, sat up well into the night, slept late into the morning. No one knew that he was in Rome, no one disturbed him, and the post, with its social demands, its invitations, letters and bills, lay untouched upon his table. But Cissy wrote him a little daily letter in a firm round hand, something like a boy's, with black ink on thick paper. And these were all that interested him in the way of letters.

On the fourth day of his seclusion the Marchese di Silveria came in determinedly

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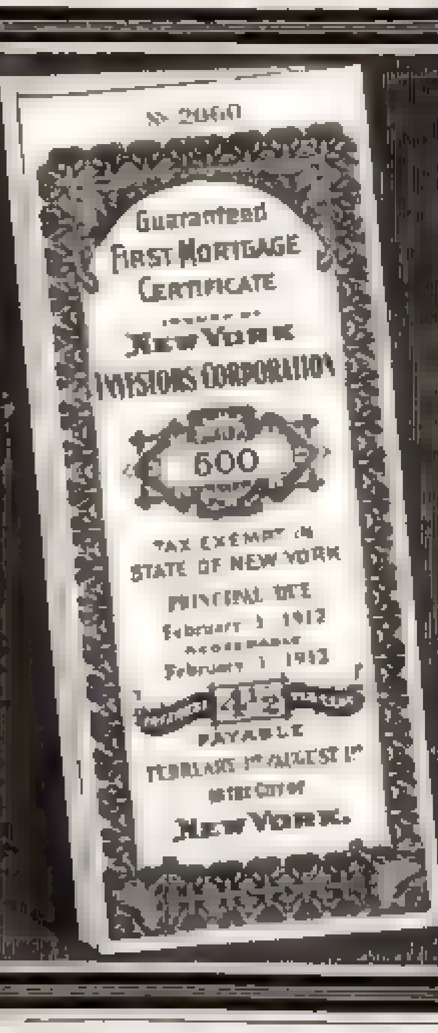

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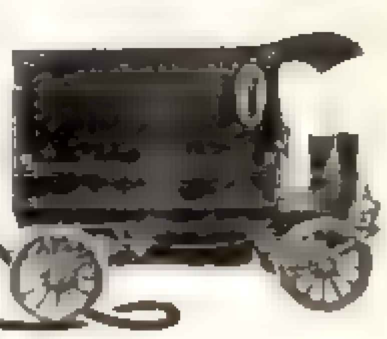

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upon Di Torrenti as he sat at his table writing.

"If I *hadn't* got in I should have climbed St. Peter's and barked from the dome," exclaimed the little man.

Francesco greeted him with more or less effusion. "But now that you *have* come!" he said, laughing, "I find that I am glad to see you, though I would not have believed it if you had forced me to say so. I am not at home—who let you in?"

"Never mind, *caro;* I'm too kind to peach on him. But what in Heaven's name has happened to you? Your hair is long and your beard's grown out, and I don't believe you've even bathed. You're mediæval! What are you doing here, and alone? Aren't you going to the reception at the Russian Embassy?"

Di Torrenti shook his head. "Listen," he said eagerly, bending over his paper; "you saw her?"

The Marchese threw himself down on a little divan, the one luxury of Francesco's room, stretched his legs out and lit his cigarette.

"Yes; I saw her."

Francesco nodded. "Well, well?"

"I had great difficulty in picking her out at Bertolini's. They are all so ridiculously alike, you know—no shape, no color, no clothes."

"*Oh!*" cried Francesco.

"But I found her—and how do you suppose?"

"By her eyes," cried the other; "by her beauty."

The Marchese laughed. "By her brother—by that sulky chap you told me of."

Francesco did not appear to hear him. "Where were they? Where was she?"

"Taking tea in the pavilion—at least, the respected family were, the woman, the big man and the terrible boy. She was standing looking out, at the view, I suppose."

Francesco still waited.

The Marchese sat up a little. "But look here, my dear chap, you're not really serious, are you?"

"I love her. Do you know what those words mean?"

The Marchese shrugged gently, as though he would not claim too wise a knowledge.

"She's a pretty little child," he said, "a pretty little creature, and I may as well give you the small news I have. I have been told by the proprietor that they are nice people, that the father is an industrial, and that he owns all the forests of the other hemisphere. It's hard to believe *that,* but still he must have a tree here and there! I should advise him, between you and me, to send that savage boy of his out there to cut them down. Now, do come out with me for luncheon, and we'll go afterward to the Pincio. The Princess Dolphini will be there."

His friend shook his head.

"You go," he said; "and don't breathe of my existence to any one in Rome. I want to be alone."

As the Marchese left, and shook his friend's hand in leaving, Francesco asked:

"You really, then, found her lovely?"

"Oh, very," said the other.

"And she stood," pursued the lover, "looking out at the view?"

"Like this," illustrated the Marchese, wheeling round and turning his plump face to the Tiber.

"She was looking toward Rome," said Francesco eagerly. "She was not thinking of the others."

"I don't blame her for that; I wish I could forget them, especially the cub."

X

THE fact that he took to going about after sunset, walking along the quays, and keeping as far away from the Pincio and Corso as possible, and that he strolled about at nightfall, choosing any of the out-of-the-way places rather than the frequented streets, proved that the Roman was at least not afraid of the boatman. It also proved that he was entirely indifferent to his health. And, although the Neapolitan came sometimes to his mind, he thrust the ugly remembrance of him away, as was his custom when anything annoying crossed his path. But his going out at night in response to a need of exercise, which his strong, lithe body demanded, did him no good, for, after an evening passed in happy meditation in the Coliseum, he returned to the *palazzo* with a touch of fever, which kept him in bed for the next few days.

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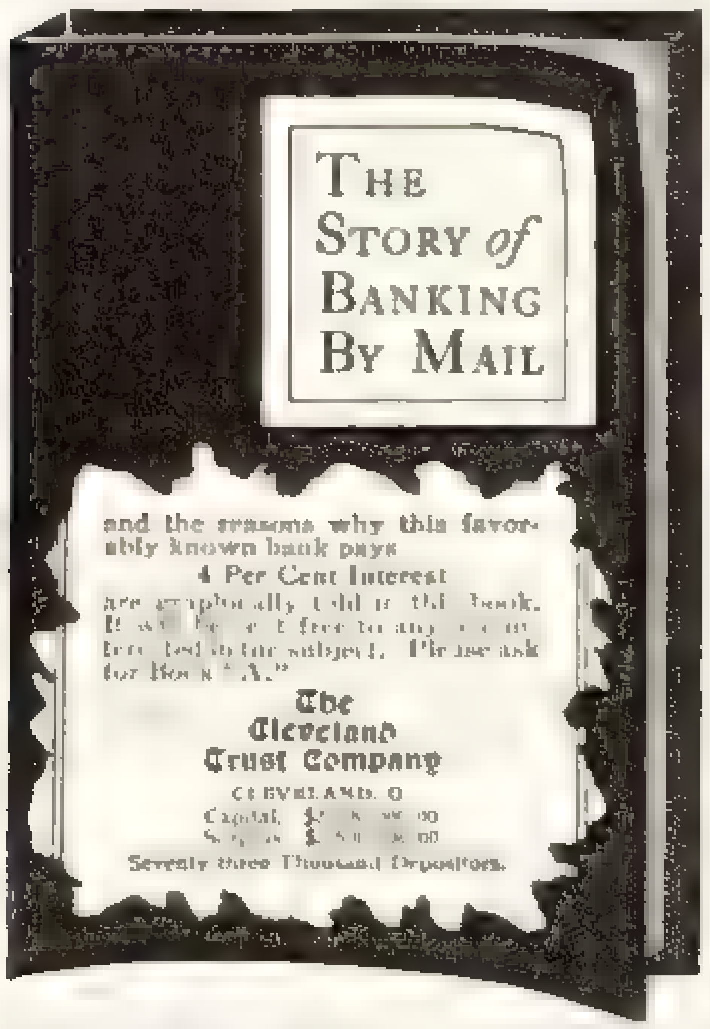

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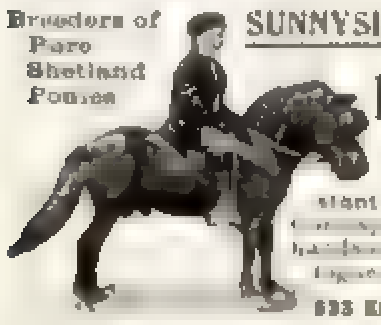

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secluded him still further, and his spirits, so he said, fell "a hundred feet," and he didn't scowl at his man when, the following day, he let the Marchese in again.

"You will be the death of me, Francesco," he breathed.

In his short illness Francesco had grown thin and his eyes seemed abnormally large; they rested on the Marchese with an appeal in their fine depths. "Don't," he said, with singular intensity, "fetch the word death in here, please. Listen, if ever a ghost walked one has walked here. Don't for a minute think that I've been as mad a lover all these days as I seemed. For the past forty-eight hours I've been haunted."

"*Ecco*," nodded the other. "You've got a bad digestion, as well as several other things, my poor Francesco."

Francesco interrupted him. "I'm not sorry that you forced yourself in here today, old chap, for, really, there are a lot of things I would like to tell you, if you would only be serious for a second."

The Marchese smiled enchantingly.

"I was telling you," said Francesco, leaning on one elbow, "of nothing less than a ghost that walks here, my dear friend—at all events, walked here last night.

"It was a woman, and she passed through my room and put her hand on my forehead as I lay there, wakeful and feverish, and bent over me."

The Marchese bit his lip and retained the amusing phrase that his friend's narrative suggested to him, only murmuring under his breath: "Extraordinary! Extraordinary!"

"Yes," said the young fellow, "very! She came, she bent over me."

He got up from the sofa where he had been lying and walked, in his soft slippers, up and down the room, his hands in his dressing-gown pockets. Finally stopping at the divan's side, he said: "You recall, my dear man, that Marina Pesca died?"

The guest gave a little start. "Ah," he nodded, "the Capri girl! I hope to Heaven she is dead, though."

The Duke stopped him with an angry exclamation.

"The woman that I saw last night, at all events, was dead," he said with great solemnity, "and she had been drowned. She stood there with the weeds in her hair and the water dripping from her face and her dress." After a second he added: "It was so real that I looked on the floor after she had gone to see if it were not wet. I looked on my pillow to see if her damp hand had not left its touch there—but there was nothing."

The poor Marchese, with an exclamation of horror, sprang up from the sofa. "My dear boy," he cried, "you are perfectly ridiculous, but there *may* be some hidden importance in what you saw. Answer me, Francesco, man to man, did you, my dear old chap, do this Marina any wrong?"

Di Torrenti stopped short in front of him and threw his hand up as if he took an oath. "Any *wrong!*" he exclaimed. "I don't know what you will say when I tell you the truth, as you seem to insist upon having it. I don't know what wrong you will think I did my family or my prospects when I tell you that I married Marina della Pesca—"

The little Marchese, after sinking limply back in his chair, with a dropped jaw and vacant eyes, sprang to his feet and shook Francesco violently by the shoulder: "You were madder than ever, madder than I dreamed!"

"Marina bewildered and bewitched *me*," nodded the Duke, "and at that time, as you know, democracy and the rights of the people were religion to me. I was little more than an anarchist. I don't know that I would not have put a bomb under my own *palazzo* if the family could have been induced to stay away long enough. At any rate, my dear friend, I took Marina to Pæstum—I was of age—I found the necessary witnesses, and I married her."

"Oh, Lord!" groaned the Marchese.

"Nothing that you can say," proceeded his friend, "can rob three months of the charm they had. . . . There was a little hut up in the hillsides. I lived there like a goatherd, and I had a wife. . . . When the king summoned me to go to the Mountains of the Moon I left my wife with a firm intention to break the news to my people and to return. I was on my way back, for my conscience, if nothing else, would not let me desert her, when I learned that Marina was dead."

Georgio, occupied with the very comprehensible desire to be sure that the girl

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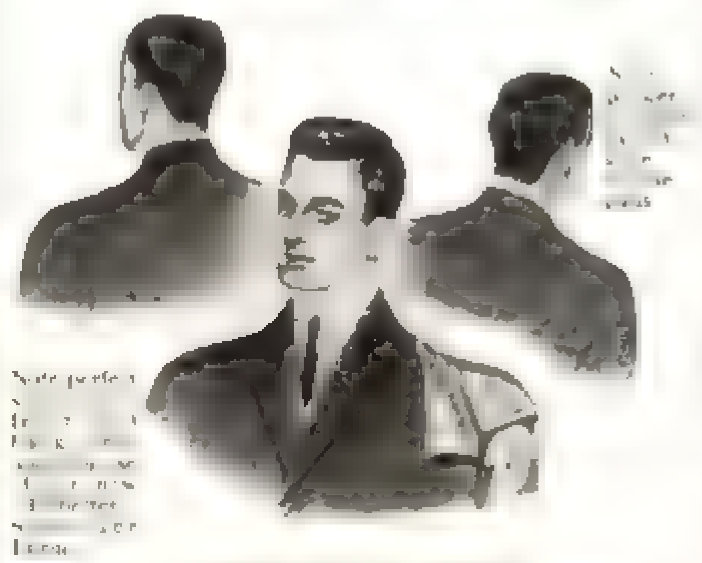

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was really dead, repeated the words with a sort of cheerful contentment: "But she *is* dead, isn't she? She is dead?"

Di Torrenti bowed, and besought his friend seriously:

"Please put aside the past and occupy yourself with the present. I want to know *why Marina haunts me.*"

The Marchese turned pale. "Did you ever, my dear boy, make any kind of a vow to Marina?"

"I made many," mused Francesco; "nothing that I remember of importance. Yet," he continued meditatively, "let me see: the night I said good-by to her on the beach she was carrying home some fishing nets, and I helped her to the village. Touched beyond anything I cared to show, I said to her, 'What can I do for you before I go?'"

"Ah!" exclaimed Georgio, with satisfaction, "*now* we are getting at the truth of things! I begin to see clear! You promised her then ——"

Di Torrenti made a negative gesture. "My dear boy, I promised her nothing at all. She would not let me; she did not know my rank; she did not know my title; she believed me a simple gentleman. As for money, she would not take a soldo beyond a fishing-girl's dower. She told me then, with the most touching simplicity, 'If you really wish to give me pleasure let me do everything for *you*,' and, amused at her desire, I asked her what she thought she *could* do for me.

"She mused in a pretty fashion, as if searching among the treasures of her heart for a gift for me, and then said, 'Well, promise that, if you are ever in trouble or danger, you will let me come.'"

"Ha!" exclaimed the Marchese, enchanted to have grasped a real thread to hang his superstition on; "and what *did* you say?"

"My dear Georgio, I laughed and told her, as a man would, to come to me whenever she liked. And she, persisting, begged me to promise that nothing should keep her away when danger was near me.

"I, of course, did not take it seriously," went on the Duke, breaking the silence of a second as he thought back to Capri and the picture of the girl on the beach

"Well, it looks very bad indeed," nodded the Marchese, with a certain satisfaction, "but it is, as well, very perfect. Marina, of course, did not swear by anything, did she?"

With a certain impatience the young man turned on his friend: "You are a magician! What do you mean, 'swear by anything'?"

But the Marchese would not let him off. "How can you expect me to get at the root of this obsession if you won't answer me categorically?"

Di Torrenti shook the thick, dark hair which had fallen into his eyes off his forehead and rather defiantly said: "Yes, Marina *did* swear! I remember it now! Lying at her feet was the old blue oar that I used to row her out with. She picked up the old bit of wood—(my dear fellow, I see it as plain as yesterday)—she put her hand on it and said to me: 'I swear by this, *caro mio*, if you are ever in danger or in trouble, count on Marina, she will come.'"

"I advise you to look out," said Georgio, nodding; "there is something around a great deal more serious than ghosts and spectres. That miserable fellow that you knocked over like a bag of sawdust may return some day, and you will need more than a wraith to help you knock him down again. You have got to get out of this morbid place," he said sternly—"You've got to get out of this morbid place, Di Torrenti. I shall send the doctor in and insist on his seeing you."

"You're right," Francesco said. "Of course, I'll see the doctor, and do come back and eat with me, old man, to-night. Order a good dinner from the club, plenty of champagne, and to-morrow I'll break this dream—this dream," he repeated. He threw his hands above his head with a gesture, as if he would exorcise the painful impression he had made, and extended his hand cordially to his friend. "Promise me to come back, Georgio"

"Yes, yes, I'll come back; we'll dine at eight."

"Of course, at eight."

"And you don't want some other man to make a third?"

"Heavens, no!" exclaimed the other; "no one but you, remember. I trust you."

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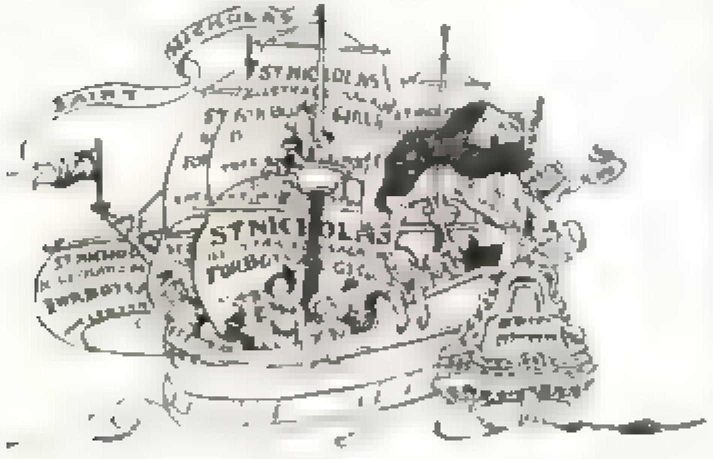

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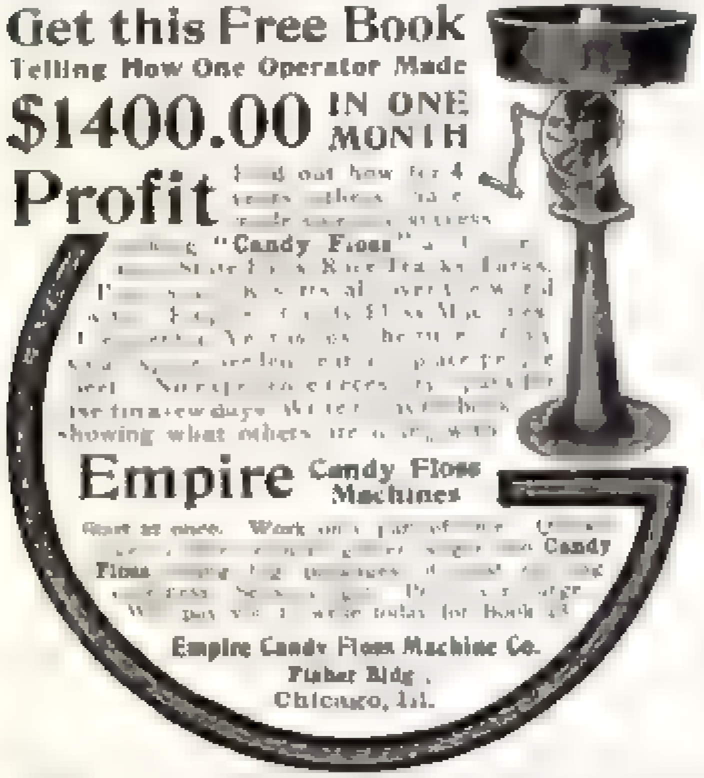

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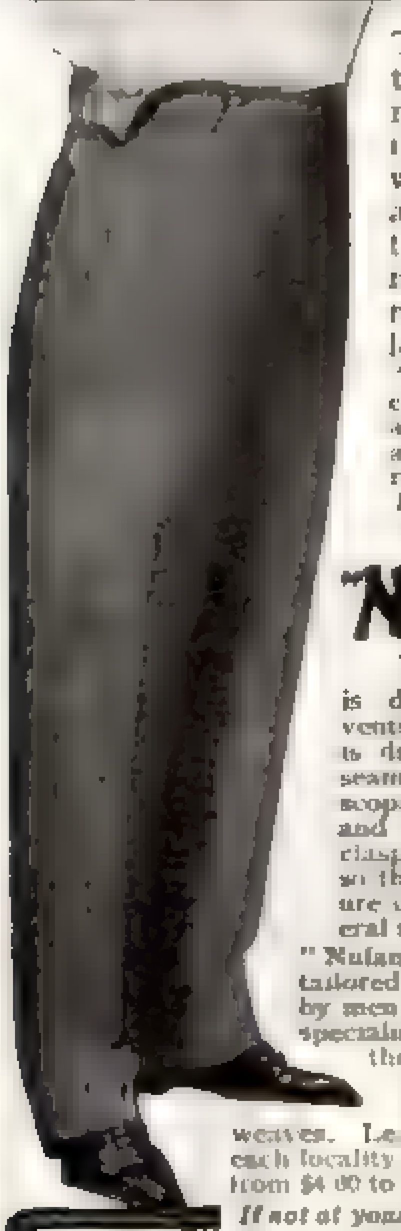

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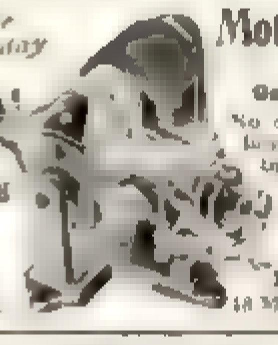

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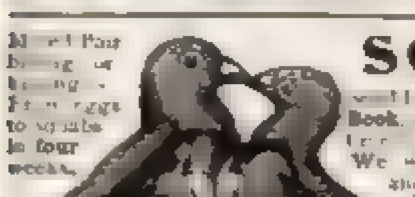

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A PIG IN A POKE

(Continued from Page 11)

"Well, I've got a pretty good memory for faces, I'll admit that." He turned about, and with a relishing gusto began to look over their table. "*O-ho!*" On the edge of it, and partly on the floor, lay a scattered roll of bills. In the centre reposed two revolvers, a bunch of long, hook-ended, felonious-looking keys, a bundle of tools, the use of which could at least be roughly guessed at, and four of those small, half-length crowbars which are better known as "jimmies." "*O-ho!*"

"You needn't get the idea that *them* are ours," whined the rat-faced one.

"I didn't quite suppose they were. But you seem to have fallen into bad company. And I can just about understand why you haven't been callin' for any general outside assistance. And the money—who lays claim to that?"

There was no answer. But the former decoy made as if to take a sort of carnivorous chew out of the side of his hand.

"Well, merely as a manner of speakin', we'll say that *it* belongs to *you*. But let's make the right kind of beginnin' at this thing." He cleared off the end of the table and settled himself down upon it solidly, ponderously, like a judge on the bench.

"In the first place, where's your third partner? Couldn't we have him join us?"

"He's in the pen—in Sing Sing."

"D'you know, I was afraid some of you might end up like that? And your policeman friend?"

"The Commission'r broke him, three years ago."

"No? You don't say!" And Surabaya's countenance grew still more cheerful. "Another bad man gone right! Well, I'm sorry I couldn't have had you all together here. But you'll admit that it's a great occasion just the way it is—a *great* occasion! And the question is, what are we goin' to do to live up to it—to give it fit and proper recognition, as they say?"

He sucked in his lower lip, drew up half his innumerable wrinkles about one eye, and beamed through the realms of thought with a conscientious intensity.

"Well," rasped the "auctioneer" at last, "have you thought of anything yet?"

"No; to tell the truth, I don't seem to have the *ideas* for it. The one thing I have a hunch to do is talk my*self* out and then just go back to Brooklyn and leave things the way they are! Ten minutes ago I felt I wanted this valiseful pretty near as bad—why, pretty near as bad, say, as six years ago I wanted a certain trunkful of clothes that I paid about all I had in the world for, and then didn't get. But now, d'you know?—for all blacktailed rattlers come scarce and high—I'd rather leave the outfit with you than not! But then there wouldn't be such a much of originality in that. I don't feel as if it would be up to the occasion at all. For we've got to do this thing ——" And then suddenly he had an idea that lifted up his whole big body. A hand came down on each knee with a smack that set all those small blacktails going again like a hundred drops of water spinning on a red-hot stove. "I tell you what we'll do—somethin' that you gentlemen will be right at home in—we'll hold an auction—a sort of reverse-geared auction sale!"

They both took several steps back. "Whad you mean—an auction sale?"

"Why, somethin' like this: I've got three months' salary in my clothes, and I feel game to risk a little of it." He produced a wallet as big and thick as his foot. "Now, here I lay down five dollars, and I'm willin' to leave it with you, *along* with my valise, unless you gentlemen would rather bid more to have me take it away."

Through the streaky pane they stared at him, only half sensing it. "Ah, say," said the younger man, "whad you tryin' to put up to us, anyhow?"

"Why, it's in the way of bein' a novelty, of course. But there ain't really anything different from a regular auction about it except that you bid strong on what you want the other fellow to have."

He looked at his five-dollar bill again, looked at their money beside it, and still delayed. "You're not biddin'?" he asked reluctantly. "You won't even go ten? All right. I'm sorry, and particularly sorry because in this case, 'goin', goin', gone,' means that it'll be *me* that'll be gone! Very well." And he took a step toward the door.

"All right! All right! All right!" mouthed the "auctioneer." "If you got

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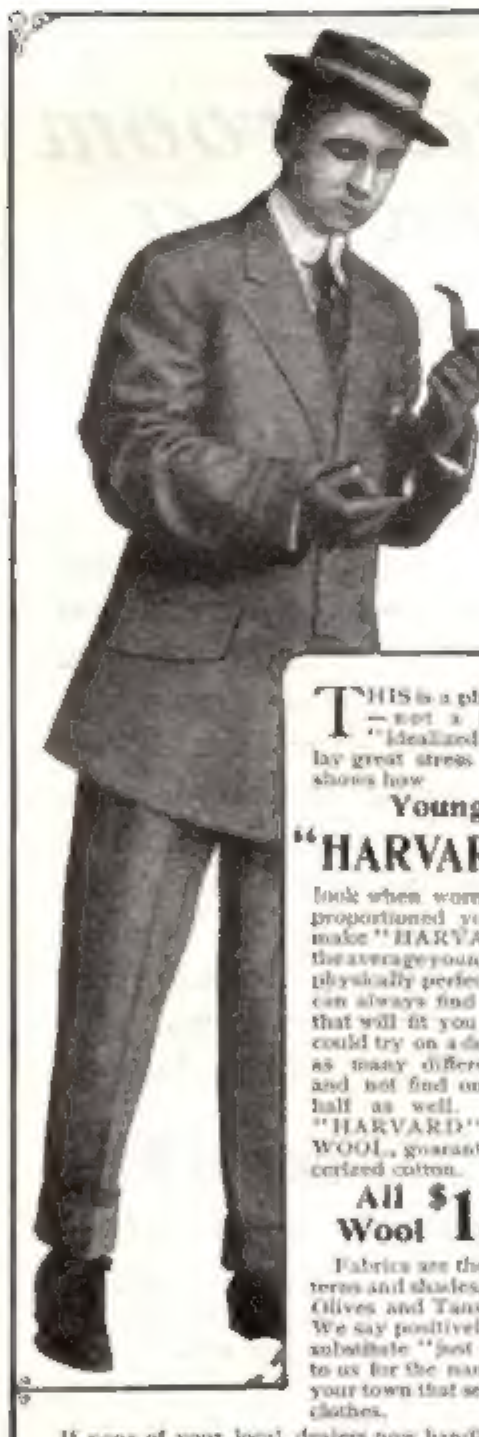

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to have your foolishness, we'll make it a ten, then!"

"Good!" said Surabaya. "I begin to believe we're goin' to have a little sport together, after all." He settled himself on the table again, and again produced his wallet. "And I bid fifteen."

"You what?" asked the rat-faced prisoner.

"Why, of course! What kind of an auction sale do you think this is, anyway?"

"But, say!" said the "auctioneer," as the iron entered into *him*. "How high do you calculate to hang it up before you finish?"

"Why, that's even a sillier question than the first! And both of you New York authorities in the business, besides!"

"Oh, you might as well get down to it!" cried the "assistant" rabidly. "He's got us just where he wants us, ain't he? And they're filling the tables up at Frenchy's right now! We'll make it twenty."

"Twenty-five!" said Surabaya, and added to his pile accordingly.

"Thirty."

"Thirty-five!"

"Forty."

"Forty-five!"

And at that the "auctioneer" thrust his "assistant" ferociously aside. "You don't need to keep jumpin' it up a million at a time, do youse?"

"Ah, get sore again, now!"

"And cause enough to get sore!"

"Say, maybe you want to stay here till there ain't anything left to eat in N' York? The quicker we get it squared the quicker we get to the lunch place."

"And, o' course, *I* ain't thinkin' o' that! *I* been eatin' five meals a day since Tuesday, ain't I?"

They snapped at each other precisely like the last pair of timber wolves Surabaya had put behind the bars. In the end, however, the older one had his way. "We don't have to shove the price right through the roof!" he said. "You leave me to run it. Forty-six."

"*Fifty*-six," said Surabaya.

"Fifty-seven."

"*Sixty*-seven."

And thereupon the "auctioneer" was in his turn flung yards back from the place of bidding.

"Ain't I as hungry as you?" he shouted again.

"Ah, shut yourself, and let me get it finished! Seventy!"

"Seventy-five!"

"Eighty."

"Eighty-five!"

"Ninety!"

"Ninety-five!"

"Sa-a-y! fer one o' them guns!"

"Yes, and a fat lot of good that'd do you!" cried his chief. "But don't let's be in a hurry at all! You talk about *me* keepin' us here till Frenchy's is full! A hundred!"

"And a hundred's a good figure, too," said Surabaya meditatively. "But, nevertheless, I think I'll have to make it a hundred and five."

"A hundred and ten."

"And a hundred and ten takes it! You've bid up well. You deserve to get it, and get it you do!"

So saying he counted himself out the amount from that scattered roll of theirs, grasped his "snake-bag" and sticks, picked up that old sea-lion skin valise and, snapping it to, started for the door!

At the awfulness of the roar that then burst from that hall bedroom even those small blacktails paused a moment, daunted. "Whad you mean? Where you goin' to?"

"What do I mean?" repeated Surabaya with an astonishment quite measureless. "Why, isn't this the valise we were biddin' on? You didn't get the idea that we were biddin' on anything else? And I remember the words I used—that I'd leave whatever I bid along with my valise, unless you gentlemen'd bid more to have me take it away; I was particular about that so's there couldn't be any misunderstandin'——"

"Sa-a-y!" said that auctioneer's "assistant."

"But your *snakes?*" gagged that "auctioneer," who was slower.

"Those snakes?" And from the corners of the big man's mouth there escaped a species of double cluck. "Why, friends, I hate to see you takin' it like this—but I suppose you might say that those snakes are just—just *somethin' to look at.*" He brushed three of them back from the door, slipped through, clicked the lock behind him, and, putting the key into his pocket, took his way benignantly down the stairs.

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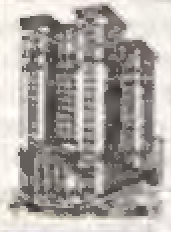

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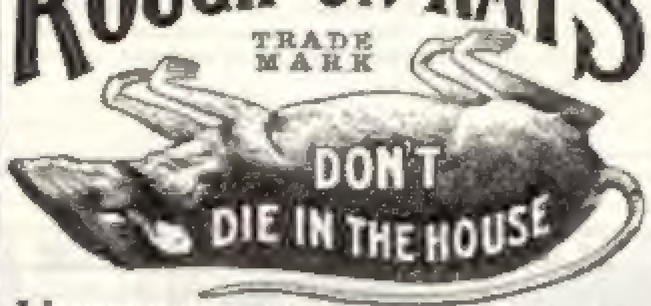

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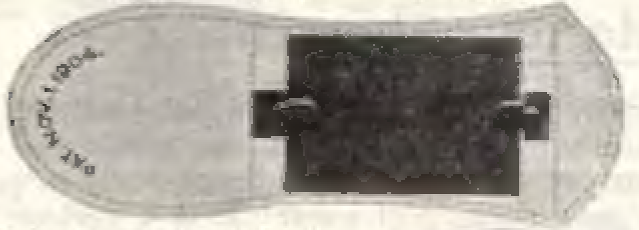

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"Let it get soaked into them good and well," he told himself. "I'll have to allow them three or four hours more of it at least. So, in the mean time, I might as well find a restaurant and get me somethin' to eat. I wonder now—I wonder where that 'Frenchy's' is?"

And it was after nine when he descended from the "El" into Allen Street again.

The youth was still in the deserted hallway, and he looked a great deal more hunted than he had before. He wanted to talk to Surabaya, too. But the big man pushed by him and up the stairs. He knocked upon the wall, and this time announced himself. . . . Conceding a point of politeness by accepting the response he received as an invitation, he struck a match and let himself in.

"Well, gentlemen," he said, as he found their gas jet, "it's only these blacktails that's saved you. For, as I told you several times, they're valuable." With amazing quickness and accuracy he dropped a snake-stick over the neck of the nearest, swept the others out of striking distance (rattlesnakes will "fight back" only within their own radius), and set to work.

"I think I'll have to take along your friends' ironware there"—he indicated the two revolvers and the housebreaking outfit—"otherwise it might get you into trouble, someway. As for that hundred and ten of yours, I was low-down enough to fool you about that. I never had the first idea of keepin' it. I—I intend to put it into a line of rare king cobras that I've got an option on. . . . Too-toot, you needn't buzz your blessed tails right off." . . .

He made ready to thrust the last of those small rattlers into that valve-topped bag. "And the next time people talk to you lads about chickens comin' home to roost, you'll be able to tell them that there's other things, and things a heap sight more dangerous than chickens born from eggs!"

HITTING THE LOAN SHARK

(Concluded from Page 9)

legal assignment of wages is taken, or the bank's treasurer is given the right to draw the borrower's wages and take out what is due on a loan. A married man may give his note, indorsed by his wife—a device that is said to prevent needless borrowing, because in such case both must know about the transaction. Life insurance policies may also be assigned as security. Virtually every man who works in that establishment, even transiently, can obtain a ready cash loan from this association. Yet, despite the apparent looseness of security, losses have been very few indeed. Loans are paid back in weekly installments. About twenty thousand dollars is regularly out at interest.

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Frequent pay-days mean more bookkeeping for the employer. Add a system of loaning money on top of that, and the extra accounting needed may become burdensome. Yet special forms can be devised to reduce this detail, as in the case of the department store mentioned above, which has a loan-form like a bond. Once this form is filled out accounting becomes almost automatic. If the employer does not want to go this length there is still the resource of helping his people organize and run a loan association of their own. Certain classes of employees may be incapable of this. But in nine out of every ten cases they are quite competent to relieve themselves of the loan shark by the simple device of borrowing their own money. And that's the most certain way of putting the loan shark out of business—getting into the same business one's self with a cheaper line of goods.

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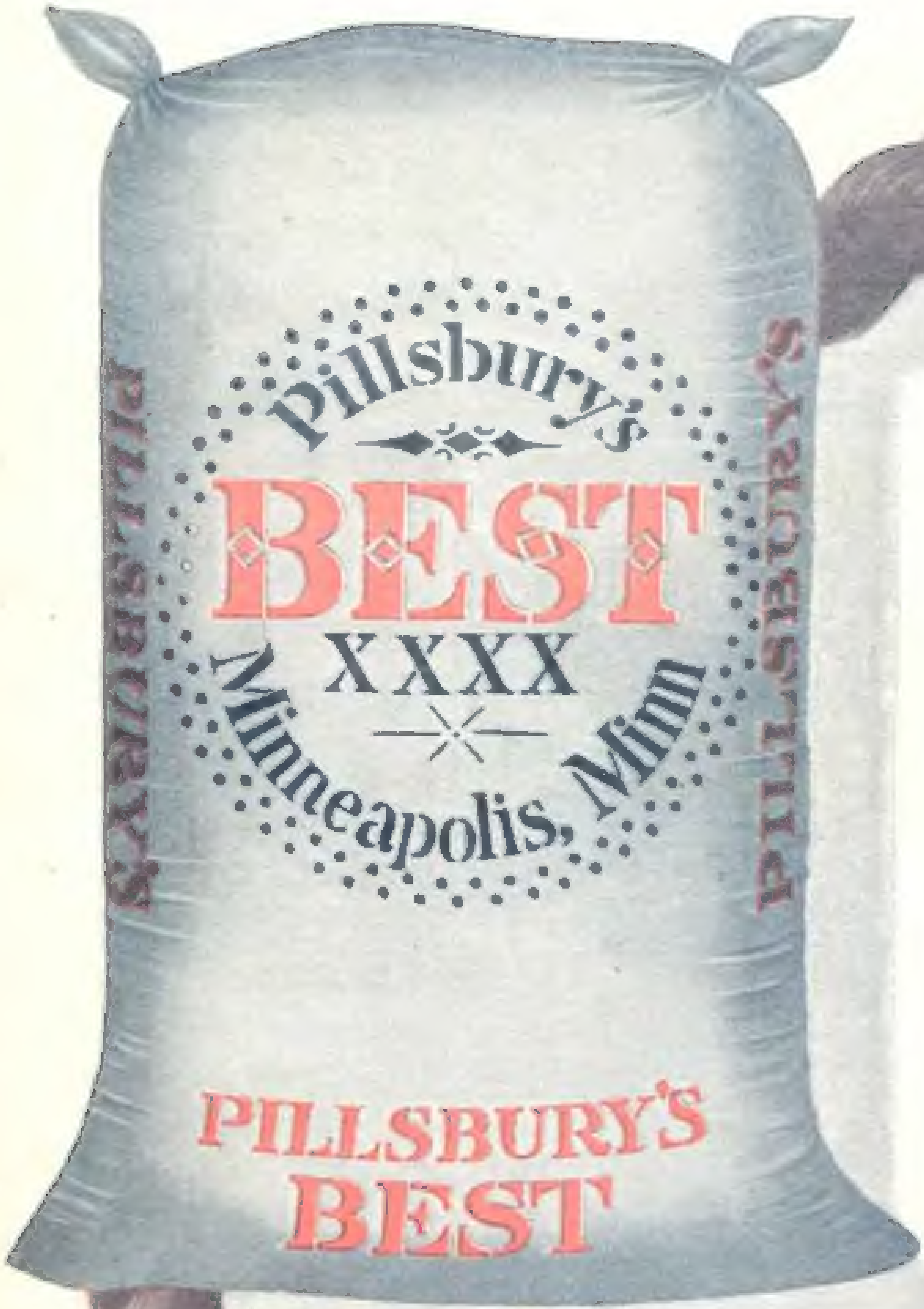
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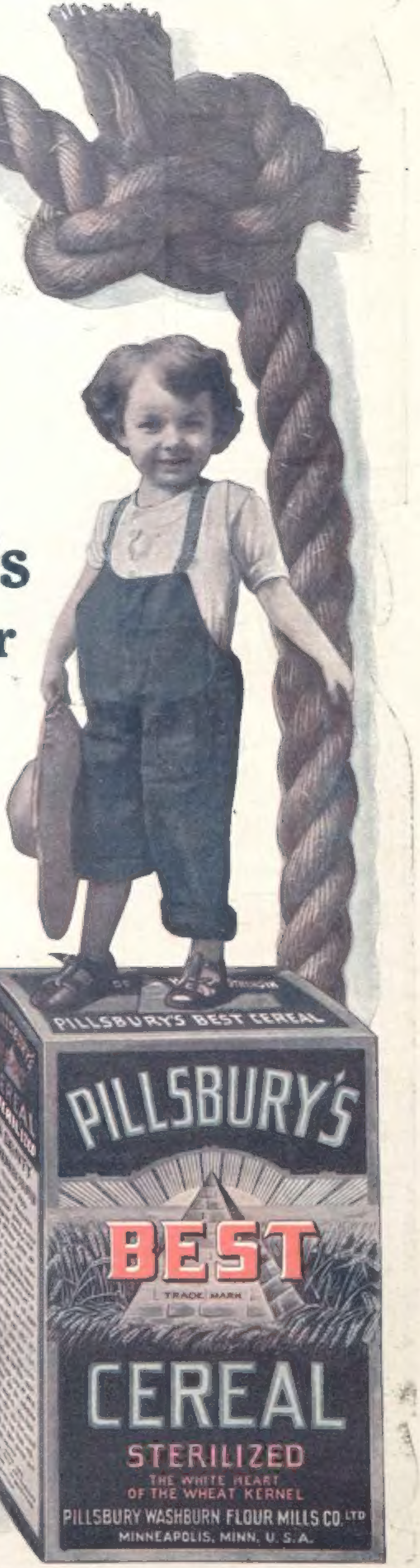
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